

BRIAN SANDOVAL  
Governor

STATE OF NEVADA

C.J. MANTHE  
Director

BARBARA D. RICHARDSON  
Commissioner



DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INSURANCE

1818 East College Pkwy., Suite 103  
Carson City, Nevada 89706  
(775) 687-0700 • Fax (775) 687-0787  
Website: [doi.nv.gov](http://doi.nv.gov)  
E-mail: [insinfo@doi.nv.gov](mailto:insinfo@doi.nv.gov)

October 31, 2017

CAR CARE VSC  
1851 Craig Park Ct.  
St. Louis, MO 63146

SENT VIA CERTIFIED MAIL:  
7017 1070 0000 8962 7957

**Re: Order to Cease and Desist the Solicitation and Sale of Service Contracts in Nevada**  
Cause No. 17.0504

To Whom It May Concern:

Car Care VSC ("Car Care") has solicited the sale of service contracts in the State of Nevada through the use of the United States Postal Service and the internet. It is unlawful for an entity to sell or offer for sale service contracts in Nevada without first being registered with the Nevada Division of Insurance. NRS 690C.150. If Car Care wishes to do business in Nevada it must submit an application for registration within 45 days of the date of this letter. In the meantime, Car Care must immediately cease soliciting and selling service contracts in Nevada pursuant to the enclosed Cease and Desist Order issued by the Nevada Commissioner of Insurance.

Car Care's application for registration is not a substitute for the other requirements listed in the enclosed order. Car Care must still submit a complete list, including names and contact information, of those Nevadans who have purchased a service, and provide an immediate disclaimer on its website, social media accounts and other marketing materials, announcing that Car Care's service contracts are not available in Nevada.

Please note that compliance with the directives in this letter and the Order to Cease and Desist do not guarantee that Car Care will receive a certificate of registration after applying for the same. Additionally, having solicited and sold service contracts in Nevada without proper registration will subject Car Care to administrative penalties and fines.

Very Truly Yours,

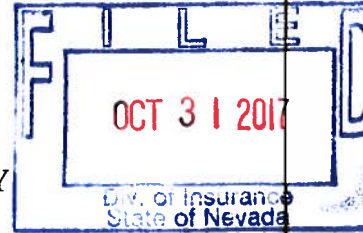
A handwritten signature in blue ink, appearing to read "DR Hall".

DAVID R. HALL, ESQ.  
Insurance Counsel

Enclosure

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**STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INSURANCE**



IN THE MATTER OF CAUSE NO. 17.0504  
**CAR CARE VSC,**  
**Respondent.**

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**ORDER TO CEASE AND DESIST**

The State of Nevada, Department of Business and Industry, Division of Insurance  
("Division") sends greetings to:

CAR CARE VSC  
1851 Craig Park Ct.  
St. Louis, MO 63146

It is unlawful for corporations and/or persons to provide, issue, sell, or offer for sale, service contracts within the State of Nevada without first obtaining a proper certificate of registration from the Division pursuant to Chapter 690C of the Nevada Revised Statutes ("NRS"). NRS 690C.150. The Commissioner of Insurance ("Commissioner") has exclusive jurisdiction to regulate, enforce or effect full compliance with regard to the insurance code of the State of Nevada, including NRS Chapter 690C. NRS 679B.120 and NRS 679B.130.

The Division has received and verified, credible information that CAR CARE VSC ("CAR CARE") has provided, issued, sold, or offered for sale, service contracts within the State of Nevada through the use of its "Facebook" page and the United States Postal Service without first obtaining a proper certificate of registration pursuant to NRS 690C.150. See Exhibits A and B.

WHEREAS, CAR CARE's conduct is injurious to the rights and interests of the public or policyholders in Nevada, and emergency action is imperatively required.

WHEREAS, CAR CARE may request a hearing regarding the instant Order in accordance with the provisions of NRS 679B.310.

1 NOW, THEREFORE, PURSUANT TO NRS 679B.120 and 679B.140, CAR CARE IS  
2 HEREBY ORDERED TO IMMEDIATELY CEASE AND DESIST FROM PROVIDING,  
3 ISSUING, SELLING, OR OFFERING FOR SALE, SERVICE CONTRACTS WITHIN THE  
4 STATE OF NEVADA.

5 IT IS FURTHER HEREBY ORDERED THAT CAR CARE SHALL, within fifteen (15)  
6 days of receipt of this order, furnish to the Division a complete listing, including contact  
7 information, of all Nevada residents who have purchased any service contract, insurance or  
8 insurance-related product from CAR CARE.

9 IT IS FURTHER HEREBY ORDERED THAT CAR CARE SHALL ADMINISTER the  
10 service contracts existing in the State of Nevada and pay all legitimate claims now owing, and  
11 shall work with the Division to resolve any existing or future consumer complaints.

12 IT IS FURTHER HEREBY ORDERED THAT CAR CARE SHALL immediately  
13 provide a disclaimer and/or disclosure on its Facebook page, marketing materials, written  
14 communications and through oral communication, indicating that its service contracts and any  
15 other services are not available to persons or entities in the State of Nevada.

16 FURTHER, CAR CARE IS HEREBY NOTIFIED that the Commissioner may, after  
17 notice and opportunity to be heard, impose all of the following administrative fines:

- 18 • NRS 690C.120(1)(b), NRS 679B.185(1), fines of \$10,000 for each act or  
19 violation;
- 20 • NRS 690C.330, fines of \$10,000 for similar violations;
- 21 • NRS 690C.120(1)(f), NRS 686A.030, NRS 686A.183(1)(a), fines of \$5,000 per  
22 violation;
- 23 • NRS 690C.120(1)(f), NRS 686A.040, NRS 686A.183(1)(a), fines of \$5,000 per  
24 violation.

25 FURTHER, CAR CARE IS HEREBY NOTIFIED that if CAR CARE has information  
26 that will alter this Cease and Desist Order, or if it has any questions regarding this matter, it may  
27 contact David Hall, Insurance Counsel, at 1818 East College Pkwy., Suite 103, Carson City,  
28 Nevada 89706; by telephone, (775) 687-0708; or by email, dhall@doi.nv.gov.

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IT IS SO ORDERED this 31<sup>st</sup> day of October, 2017.

  
\_\_\_\_\_  
BARBARA D. RICHARDSON  
Commissioner of Insurance



**VEHICLE SERVICE DEPARTMENT  
VEHICLE DOCUMENT/ALERT NOTICE  
PERSONAL & CONFIDENTIAL**

EXAMPLE REPAIR INVOICE ENCLOSED

REDACTED by NV DOI

Notice Date: 12/13/2016

Vehicle Code: REDACTED by NV DOI

Customer Service: 1-888-448-7723  
Explicacion al final de la carta

**REDACTED by NV DOI**

Make: HONDA

Carson City NV 89706-2330

Program Term Deadline: 01/10/2017



Call to verify the above information 

Call to verify the above information 

**IMMEDIATE RESPONSE TO THIS NOTICE REQUESTED**

Notice Date: 12/13/2016

Make: HONDA

Attention: REDACTED by NV DOI

Code:	REDACTED by NV DOI
Coverage:	PENDING
Program Term Deadline:	01/10/2017

Our records indicate you have received multiple notices and have not contacted us to update your auto file. Please call 1-888-448-7723 today.

You are receiving this notice because your factory warranty will expire or may have already expired based on the mileage and age of your vehicle. If you have updated your coverage please call to verify.

By neglecting to replace your coverage you will be at risk of being financially liable for any and all repairs after your factory warranty expires. However, you still have time left to activate your service contract on your vehicle before it's too late. No vehicle inspection will be required.

No other notices will be sent for this offer. This will be our only attempt to contact you about your expiring factory warranty.

Your file on this vehicle will be deleted and you may no longer be eligible for this offer after 01/10/2017.

NO FEE	\$25	\$50	\$75	\$100	\$125	\$150	\$175
Approved	N/C	N/C	N/C	N/C	N/C	N/C	N/C
Coverage Explanation			Gold Option: Engine, Transmission, Transfer Unit of 4x4, Drive Axle, Assembly, Front End and Rear Suspension, Steering, Air Conditioning Unit, Electronics, Seals, Gaskets, Brake System, and Most Mechanical Parts.				
REQUESTING  1. EXTENSION THROUGH 2021 2. UP TO OR AN ADDITIONAL 100,000 MILES 3. PLATINUM / POWERTRAIN							
			<small>You may have been selected to receive this special limited time offer from Car Care VSC because of information in your consumer auto data file. Final acceptance is subject to your ability to meet our full eligibility requirements. This is an advertisement to obtain coverage.</small>				
<b>PHONE: 1-888-448-7723</b>				<b>Call No Later Than: 01/10/2017</b>			

Operating Hours: Monday - Friday 8:00 am - 7:00 pm CST, Saturday 10:00 am - 2:00 pm CST

Está recibiendo este aviso porque la garantía del fabricante de su auto está a punto de expirar o ya expiró. Aún hay tiempo para activar la cobertura, pero ignorándola, usted sería responsable de pagar por todas sus reparaciones.



# Repair Examples

REDACTED by NV DOI

2010/HONDA

Billing Date:	01/10/2017
Account ID:	REDACTED by NV DOI
Previous Balance:	\$0.00

## Account Activity

Date	Invoice No.	Details	Charges	Payments
7/23/2014	1	Main Engine Computer	\$ 849.75	
	1	Engine	\$ 4,352.50	
	1	Towing to Repair Shop	\$ 57.50	
	5	Days Rental Car	\$ 175.00	
	8/31/2014	1	Air Conditioning Unit	\$ 1,507.50
10/6/2014	1	Water Pump	\$ 495.60	
	1	Towing to Repair Shop	\$ 57.50	
	2	Days Rental Car	\$ 70.00	
2/14/2015	1	Alternator	\$ 677.25	
	1	Towing to Repair Shop	\$ 57.50	
4/15/2015	1	Power Window Motor	\$ 563.40	
	1	Wiper Motor	\$ 516.25	
5/1/2015	1	Transmission	\$ 3,302.50	
	1	Towing to Repair Shop	\$ 57.50	
	5	Days Rental Car	\$ 175.00	
<b>Totals</b>			<b>\$ 12,914.75</b>	<b>\$0.00</b>
<b>Let the policy pay this for you:</b>				<b>\$12,914.75</b>

**Call today so you don't have to pay for these kind of repairs out of pocket.**

**Example of actual repair costs.**

**DO NOT PAY  
1-888-448-7723**

Car Care VSC is an independent nationwide company marketing on behalf of leading third party administrators.  
Car Care VSC is not affiliated with any auto dealer or manufacturer.  
All warranty claims must be pre-authorized before repairs are made.  
1851 Craig Park Ct. St Louis. MO 63146



**VEHICLE SERVICE DEPARTMENT  
VEHICLE DOCUMENT/ALERT NOTICE  
PERSONAL & CONFIDENTIAL**

EXAMPLE REPAIR INVOICE ENCLOSED

REDACTED by NV DOI

Notice Date: 4/12/17

Vehicle Code: REDACTED by NV DOI

Customer Service: 1-888-541-6288  
Explicacion al final de la carta

**REDACTED by NV DOI**

Make: HONDA

Carson City NV 89706-2330



Program Term Deadline: 5/10/17

Call to verify the above information



Call to verify the above information



**IMMEDIATE RESPONSE TO THIS NOTICE REQUESTED**

Notice Date: 4/12/17

Make: HONDA

Attention: REDACTED by NV DOI

Code:	REDACTED by NV DOI
Coverage:	PENDING
Program Term Deadline:	5/10/17

Our records indicate you have received multiple notices and have not contacted us to update your auto file. Please call 1-888-541-6288 today.

You are receiving this notice because your factory warranty will expire or may have already expired based on the mileage and age of your vehicle. If you have updated your coverage please call to verify.

By neglecting to replace your coverage you will be at risk of being financially liable for any and all repairs after your factory warranty expires. However, you still have time left to activate your service contract on your vehicle before it's too late. No vehicle inspection will be required.

No other notices will be sent for this offer. This will be our only attempt to contact you about your expiring factory warranty.

Your file on this vehicle will be deleted and you may no longer be eligible for this offer after 5/10/17.

NO FEE	\$25	\$50	\$75	\$100	\$125	\$150	\$175
Approved	N/C	N/C	N/C	N/C	N/C	N/C	N/C

<p>Coverage Explanation</p> <p>REQUESTING</p> <ol style="list-style-type: none"> <li>EXTENSION THROUGH 2021</li> <li>UP TO OR AN ADDITIONAL 100,000 MILES</li> <li>PLATINUM / POWERTRAIN</li> </ol>	<p>Gold Option: Engine, Transmission, Transfer Unit of 4x4, Drive Axle, Assembly, Front End and Rear Suspension, Steering, Air Conditioning Unit, Electronics, Seals, Gaskets, Brake System, and Most Mechanical Parts.</p> <p><small>You may have been selected to receive this special limited time offer from Car Care VSC because of information in your consumer auto data file. Final acceptance is subject to your ability to meet our full eligibility requirements. This is an advertisement to obtain coverage.</small></p>
<b>PHONE: 1-888-541-6288</b>	<b>Call No Later Than: 5/10/17</b>

Operating Hours: Monday - Friday 8:00 am - 7:00 pm CST, Saturday 10:00 am - 2:00 pm CST

Está recibiendo este aviso porque la garantía del fabricante de su auto está a punto de expirar o ya expiró. Aún hay tiempo para activar la cobertura, pero ignorándola, usted sería responsable de pagar por todas sus reparaciones.



# Repair Examples

REDACTED by NV DOI

HONDA

Billing Date:	4/12/17
Account ID:	REDACTED by NV DOI
Previous Balance:	\$0.00

## Account Activity

Date	Invoice No.	Details	Charges	Payments
7/23/2016	1	Main Engine Computer	\$ 849.75	
	1	Engine	\$ 4,352.50	
	1	Towing to Repair Shop	\$ 57.50	
	5	Days Rental Car	\$ 175.00	
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<b>Totals</b>			<b>\$ 12,914.75</b>	<b>\$0.00</b>
<b>Let the policy pay this for you:</b>				<b>\$12,914.75</b>

**Call today so you don't have to pay for these kind of repairs out of pocket.**

**Example of actual repair costs.**

**DO NOT PAY**

**1-888-541-6288**

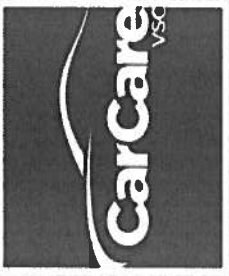
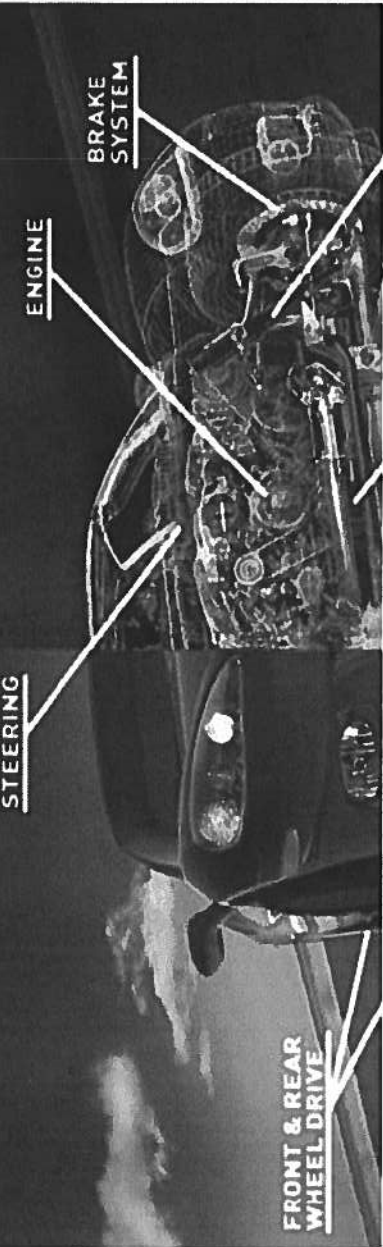
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All warranty claims must be pre-authorized before repairs are made.

1851 Craig Park Ct. St Louis. MO 63146





CarCare vsc

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April 30, 2015

CarCare only offers A+ rated companies on the BBB.



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View 1 comment

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Community See All

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63 people like this

62 people follow this

About

(314) 485-1776

Send Message

www.carcarevsc.com

Automotive Repair Shop

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