

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

ENDURANCE WARRANTY  
SERVICES, LLC  
6400 Pinecrest Dr., Ste. 400  
Plano, TX 75024-2959

SENT VIA CERTIFIED MAIL:  
7017 1070 0000 8962 7988

**Re: Order to Cease and Desist the Solicitation and Sale of Service Contracts in Nevada**  
Cause No. 17.0507

To Whom It May Concern:

Endurance Warranty Services, LLC ("Endurance") 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 Endurance 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, Endurance 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.

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

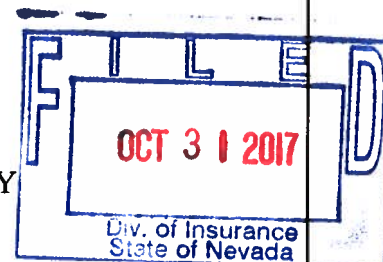
Very Truly Yours,

A handwritten signature in blue ink, appearing to read "DR Hall", written over a large, faint circular stamp.

DAVID R. HALL, ESQ.  
Insurance Counsel

Enclosure

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INSURANCE



1  
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4 IN THE MATTER OF

CAUSE NO. 17.0507

5 **ENDURANCE WARRANTY**  
6 **SERVICES, LLC,**

7 **Respondent.**

8 **ORDER TO CEASE AND DESIST**

9 The State of Nevada, Department of Business and Industry, Division of Insurance  
10 (“Division”) sends greetings to:

11 ENDURANCE WARRANTY SERVICES, LLC  
12 6400 Pinecrest Dr., Ste. 400  
13 Plano, TX 75024-2959  
14 endurancewarranty.com

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

21 The Division has received and verified, credible information that ENDURANCE  
22 WARRANTY SERVICES, LLC (“ENDURANCE”) has provided, issued, sold, or offered for  
23 sale, service contracts within the State of Nevada through the use of the United States Postal  
24 Service and the website endurancewarranty.com without first obtaining a proper certificate of  
25 registration pursuant to NRS 690C.150. *See* Exhibits A and B.

26 WHEREAS, ENDURANCE’s conduct is injurious to the rights and interests of the  
27 public or policyholders in Nevada, and emergency action is imperatively required.

28 WHEREAS, ENDURANCE 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, ENDURANCE  
2 IS 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 ENDURANCE SHALL, within fifteen  
6 (15) 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 ENDURANCE.

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

12 IT IS FURTHER HEREBY ORDERED THAT ENDURANCE SHALL immediately  
13 provide a disclaimer and/or disclosure on its internet website, 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, ENDURANCE 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, ENDURANCE IS HEREBY NOTIFIED that if ENDURANCE has  
26 information that will alter this Cease and Desist Order, or if it has any questions regarding this  
27 matter, it may contact David Hall, Insurance Counsel, at 1818 East College Pkwy., Suite 103,  
28 Carson City, Nevada 89706; by telephone, (775) 687-0708; or by email, [dhall@doi.nv.gov](mailto:dhall@doi.nv.gov).

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



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BARBARA D. RICHARDSON  
Commissioner of Insurance

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Vehicle Services Department  
 6400 Pinecrest Drive, Suite 400  
 Plano, TX 75024-2959

REDACTED by NV DOI

Notice Date: December 28, 2016

**IMMEDIATE RESPONSE REQUESTED**



REDACTED by NV DOI

Dayton, NV 89403-8775



YEAR: 2007  
 MAKE: FORD  
 MODEL: FUSION

Respond by: February 11, 2017  
 Code: REDACTED by NV DOI  
 Contact Phone: 1-866-491-9998

Call to verify the above information  
 Read below for more information

**IMMEDIATE RESPONSE REQUESTED**

Notice Date: December 28, 2016  
 Year / Make / Model: 2007/FORD/FUSION

Code: REDACTED by NV DOI  
 Coverage: AVAILABLE  
 Respond By: February 11, 2017

ATTENTION: REDACTED by NV DOI

Our records indicate that you have not contacted us to have your vehicle service contract updated. If you no longer own this vehicle and have purchased a replacement vehicle – please call us to ensure coverage on your new vehicle.

Please call 1-866-491-9998 today.

You are receiving this notice because your factory warranty may have already expired, or is about to expire, based on the mileage and age of your vehicle. If you did not obtain extended coverage at time of purchase, you need to act immediately.

By neglecting to obtain coverage, you will be at risk of being financially liable for any and all high cost repairs once your factory warranty expires. However, you still may have time left to activate a service contract on this vehicle before it's too late. No vehicle inspection will be required and final acceptance is subject to your ability to meet eligibility requirements.

No other notices will be sent. This will be our only attempt to contact you about your factory warranty which may have expired or will be expiring.

We reserve the right to revoke your eligibility for service coverage after 5 days.

**SUMMARY OF TERMS**

3 Year	4 Year	4 Year	4 Year	4 Year	5 Year	5 Year	6 Year
36,000	48,000	50,000	60,000	75,000	75,000	100,000	125,000

**NO FINANCE CHARGES APPLY TO THIS OFFER**

<b>Coverage Explanation</b>	Platinum Program: Engine, Transmission, Transfer Unit of 4x4, Drive Aids, Assembly, Front End and Rear Suspension, Steering, Air Conditioning Unit, GPS, Power Windows, Electronics, Seals, Gaskets, Brake System, and Most Mechanical Parts
Requesting:	You may have been selected to receive this special limited time offer from Endurance Warranty Services, LLC because of information in your consumer data. Final acceptance is subject to your eligibility to meet our full eligibility requirements. This is an advertisement to obtain coverage. Endurance Warranty Services offers vehicle repair coverage for most makes and models and is not affiliated with any specific manufacturer. Offer is time sensitive because, among other things, if your mileage changes your coverage options may change. Information being used is public information and any person can opt out by going to: <a href="http://www.mall-out.com">www.mall-out.com</a> .
1. SERVICE THROUGH 2020	
2. UP TO OR AN ADDITIONAL 100K MILES	
3. PLATINUM/GOLD/POWERTRAIN	
PHONE: 1-866-491-9998	<b>RESPOND BY: February 11, 2017</b>

Operating Hours: Monday – Friday: 5:30am to 5:30pm PST Saturday: 7:00am to 1:30pm PST

AIQB1228B\_T8TEWS

Nevada Division of Insurance x Endurance® Extended Car Warr. x NRS: CHAPTER 686A - TRAD: x +

Endurance Warranty Services, L... (US) https://www.endurancewarranty.com

Most Visited Getting Started Free Hotmail Suggested Sites Web Slice Gallery http://sai.nv.gov/upl...

Endurance 00

Inc 00

866.318.1438

866.318.1438

REQUEST A QUOTE

DEALER SERVICES CONTACT US LIVE CHAT

**HAS YOUR AUTO WARRANTY EXPIRED OR IS IT ABOUT TO EXPIRE? GET ENDURANCE.**

GET A QUOTE FOR YOUR MAKE AND MODEL.

MAKE GO

**AS SEEN ON**

Forbes.com abc FOX ESPN CBSO

**WHAT MAKES ENDURANCE BETTER?**

Most plans administered directly by Endurance

2:43 PM 10/10/2017