



## DEPARTMENT OF COMMERCE & INSURANCE

P.O. Box 690, Jefferson City, Mo. 65102-0690

IN RE: EVERCARE DIRECT  
1708 SOUTH 5<sup>TH</sup> STREET  
ST. CHARLES, MO 63303

TRACKING ID 453051

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Evercare Direct ("Evercare") and the Division of Consumer Affairs ("Division") of the Department of Commerce and Insurance, as follows:

WHEREAS, Angela L. Nelson, is the duly appointed Director of the Department of Commerce and Insurance, State of Missouri (hereinafter, "Director" of the "Department"), whose duties, pursuant to Chapters 374, 375, and 385, RSMo, include the supervision and regulation of the business of Motor Vehicle Extended Service Contracts ("MVESC");

WHEREAS, the Division is charged with investigating producers and companies engaged in the business of motor vehicles extended service contracts pursuant to Sections 374.085, 374.190 and 385.200 to 385.220, RSMo, and is authorized by the Director to recommend enforcement action for violaton of such laws;

WHEREAS, Evercare has submitted an application for renewal of the business entity producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information that Evercare has:

- Allowed the sale of MVESC's without a valid MVESC producer license issued by this Department, in violation of Sections 385.207.1 and 385.207.6, RSMo;
- Created, promoted and/or was involved in the creation, promotion or use of deceptive and misleading marketing pieces specifically designed to falsely imply a relationship and/or an affiliation with the vehicles manufacturer; affiliation with the consumer's existing manufacturer's warranty, and by creating a sense of urgency to respond to solicitations and/or purchase contracts in order to avoid lapses in coverage under their manufacturer's warranty, in violation of Sections 385.208.1 and 385.208.2, RSMo, which subjects Evercare to enforcement action by the Director;

WHEREAS, Evercare has been informed of its right to counsel and of its right to contest any attempt by the Department to discipline its MVESC business entity producer license and states that it understands its right to contest any such actions;

NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Evercare does hereby voluntarily and knowingly surrender and forfeit the sum of seven thousand five hundred dollars (\$7,500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Evercare shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than June 26, 2025.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations pursuant to Sections 374.085, 374.190 and 385.200 to 385.220, RSMo, by Evercare, nothing in this Agreement shall preclude the Director or the Division from introducing Evercare's admissions contained in this Agreement as evidence that the act described herein forms part of a course of conduct, a business practice, or other such series of similar violations, or for purposes of showing that such later alleged acts are committed knowingly, intentionally or in conscious disregard of the law.

DATED: 7-17-25



Evercare Direct  
By: Chris Weinress  
Its: Chief Executive Officer  
NPN No. 20254386

DATED: 7.21.2025



Jeana Thomas, Director  
Division of Consumer Affairs

DATED: 7-21-2025



Angela L. Nelson, Director  
Department of Commerce and Insurance

Return original to:  
Chelsea Holtneyer  
Missouri Department of Commerce and Insurance  
PO Box 4001  
Jefferson City, MO 65102