Home / Get What You Need From Your Warranty

Get What You Need From a Warranty

Warranties are supposed to protect you if a product you bought is defective, but sometimes they don't. CR offers solutions to six common problems with warranties.

By Beth Braverman

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Illustration: Mark Gibas

Maybe you're shopping for a new refrigerator, one with plenty of space and an icemaker that will churn out cubes for years to come. Perhaps you're seeking a smartphone that won't cost a bundle. Or it's high time to replace your mattress and you're looking for one with just the right firmness. When you're on the hunt for a big-ticket item—one that will cost hundreds or thousands of dollars—you may focus on features, price, and reliability to guide your purchasing decisions. But warranties, a manufacturer's guarantee that the company will repair, replace, or give you a refund for a problematic product within a certain period, are also important to consider before you buy.

A good warranty—one that's long, covers many parts, and has a simple process for resolving problems—indicates that the manufacturer is confident that its product will last, says Kevin Brasler, executive editor of the nonprofit Consumers' Checkbook, which rates service providers in the U.S.

But warranties can vary significantly. Some are as short as 90 days, while others reach out for 10 years or a product's lifetime. And there can be a host of stipulations. For instance, they usually don't cover wear and tear or user errors, like a coffee spill that damages a computer. "Often there are so many exclusions that the warranty is not worth a whole lot," says Amy Schmitz, a consumer law expert and professor at the Ohio State Moritz College of Law. Plus, some manufacturers are more likely than others to honor warranties, she says.

All these factors make it essential to read the fine print. The expert advice here can also help you navigate.

Any Reason Not to Buy a Mattress With a Lifetime Warranty Over a Bed With a One-Year Warranty?

The mattress with the longer warranty is probably a better value. But it's important to read the fine print. The lifetime warranty on a mattress may be up to individual manufacturers. "Often it means as long as the buyer owns the product," Brasler says, "But sometimes it means a period of time that the manufacturer states the product should reasonably be in service." So if a mattress or appliance manufacturer discontinues a product or stops making parts for it, it may consider the lifetime to have ended.

And while a longer warranty may be better than others's no-federal minimum, but some states require at least a year), other provisions are also key. So read carefully before you buy. Some warranties have conscientious limitations, so it's sadly begins sagging before it wears out, for instance, the manufacturer may pay you for its current, depreciated value (rather than the replacement cost. And sometimes certain parts are excluded, like the digital displays on smart appliances. That means if the display on a smart washer goes bonkers eight months after you buy it, you may have to dig into your own wallet for repairs.

In some cases, warranties cover parts but not labor, or they require you to pay to send small items—say, a multi-cooker to a repair facility. "Often the shipping costs more than the item is worth," Schmitz says, "so that can be tremendously frustrating when you try to exercise your rights under the warranty."

Another red flag is a forced arbitration clause. This binds your right to take a company to court if serious problems with your product arise. It also prevents you from joining a class-action suit, Schmitz says.

Check the durability ratings and owner satisfaction scores for the more than 200 mattresses in CR's ratings.

Get the Lowdown on Car Warranties

Learn about the specific rules and complexities of auto warranties.

Can You Still Get Your Vacuum Fixed Without Paying for Repairs if the Warranty Just Expired?

It's possible. First, do a quick online search using the brand name of the product and the problem ("vacuum has no suction"). You may find that certain parts are under a recall or that the manufacturer will repair them on request because a number of other consumers have had similar issues.

Even if no such information comes up, contact the manufacturer's customer service department (or ask the retailer to help connect you with customer service). Sometimes, even if the warranty is up, the company no longer has a legal obligation to you, some will extend coverage or offer discounted repairs or a new product as an expression of goodwill. Certain manufacturers typically those that make high-end products, such as Le Creuset, Orvis, and Patagonia—seem to have robust customer service. Le Creuset, for example, promises to replace defective cookware and give you a piece of equivalent value if the product is no longer being sold.

And if you bought the item with a credit card, check with your card issuer. Many offer warranty protection, typically adding another year to the original warranty.

See which vacuum brands are the most reliable based on CR's exclusive members' survey.

Your Laptop Maker Said an 'Unauthorized' Repair Voided Your Warranty. Now What?

Warranties should spell out actions that can void your coverage, such as failing to maintain a product the way the manufacturer specifies—like putting the wrong type of detergent in your dishwasher.

But while some companies may claim that using "out of network" services or parts voids their warranty, in most cases this is illegal under provisions in the federal Magnuson-Moss Warranty Act. "Manufacturers can control where you get free, in-warranty repairs, but they don't dictate where or whether you have your product serviced otherwise," Brasler says. (And be aware that states are beginning to pass right-to-repair laws, which may be of additional help.)

Will the manufacturer it's legally required to cover you unless it can prove that an aftermarket part (or outside repair person) caused the problem, says Nathan Proctor, senior director of the Right to Repair campaign at PIRG, a public interest advocacy group. You can also report the company to the Federal Trade Commission, your state's attorney general's office, and the Better Business Bureau, says Laurel Lehman, a policy analyst with Consumer Reports.

Don't buy a new laptop without checking CR's ratings.

What Should You Do If an Appliance Salesperson Pushes You to Get an Extended Warranty?

In most cases, extended warranties are a bad deal for consumers and a big moneymaker for retailers. One survey found that almost half of people who purchased goods with more than $500 bought an extended warranty along with it. In 2018 the extended warranty market in the U.S. was worth almost $50 billion, and it's likely to be larger.

Most extended warranties are really service contracts, where you pay a fee ahead of time and then get free or discounted repairs if the product fails after the manufacturer's warranty expires. They may have more restrictions on the types of problems or repairs they cover. Brasler says. And repairs or replacement might not be very speedy.

Plus, retailers often have third parties facilitate these warranties and handle repairs, says Erin Witte, director of consumer protection at the Consumer Federation of America, so it's key to understand what party you're entering into an agreement with. And the warranty may duplicate coverage you already have through your credit card.

In many cases, Schmitz says you're better off putting some cash into an emergency fund rather than paying for a service contract you might never use. That's especially likely with smaller, less expensive items. But your decision may also depend on how complex a product is or who's using it. If you're buying a laptop for your kids, and you're concerned, an extended warranty might be worth the peace of mind.

CR reveals the best places to buy small appliances and large appliances.

What Should You Do If You Can't Find the Warranty for a 6-Month-Old Dishwasher That's Making Strange Grinding Noises?

You may be able to download a copy of the warranty from the manufacturer's website. Otherwise, contact the customer service department and give it the information you have, such as the model or product number and date of purchase. Even if you don't have those, the retailer may be able to help.

And if you never registered your product, don't sweat it. Doing so isn't necessary for your warranty to be in effect; the registration helps the manufacturer the ability to contact you in case of a product recall, where repairs or replacement could be covered even after a warranty expires. Of course, it's always wise to keep your receipts, product serial numbers, and receipts in a convenient spot at least until the warranty period has ended, even if mostly for your own comfort.)

CR shows you how to make your dishwasher last longer.

Find out which brands make the most reliable appliances.

Your Almost-New Headphones Stopped Working. What's Your Next Step If You Get No Response From the Maker After Several Emails?

Is it within the return window? Ask the retailer to exchange the faulty pair for a new one. Outside of that, gather documents like receipts, and if you can, take photos or video that shows the problem. Email or call this to the manufacturer's customer service department one more time, along with a description of the issue. That gives you a written record.

Then call the customer service line, and if the first person you talk to isn't helpful, ask for a supervisor. If you still get nowhere, consider posting something about the problem on the manufacturer's Facebook, Twitter, or other social media aiding for help. Many companies have a team of people who are trained dedicated to responding to social media posts, and they may be more responsive and eager to make you happy, says Schmitz says.

Your credit card company may also help you score a chargback—but only if you've already tried to remedy the situation directly with the manufacturer. Your written record will come in handy here.

When you need new headphones, check CR's headphone ratings before you shop.

Illustration: Mark Gibas

Is That Warranty Long Enough?

Find out what the typical length of a warranty is for the types of products.

Product	Typical Manufacturer Warranty	What to Know
Mattresses	10 years	According to the warranty expert Brasler, a mattress which covers about one third of its original price for about one or a decade long. But some are longer. Tempur-Pedic, for instance, offers lifetime. Ideally, a mattress warranty should be 10 years or longer, says Consumer Reports' Consumer Protection director.
Refrigerators	1 year on parts and labor	While most manufacturers offer one-year warranties, Neil Lipman, a CR senior analyst, says some higher-end brands, such as Bosch, Miele, Sub-Zero and Thermador, have extended warranties. Also Samsung's Bespoke models. And in some cases, certain important parts, like the compressor, last longer. The sealed system (key for cooling) in Samsung's Bespoke models temporarily may have a pretty long warranty (Tech Talk, 10, or more years.
Smartphones	1 year on parts and labor	One year is pretty reasonable, because issues that would be covered by a warranty are generally show up within this time, says Kevin Brasler, executive editor of phone testing. Buying Samsung's Galaxy S and Samsung guarantee their refurbished phones for a year, so does Back Market. Apple's iPhones are generally have a 90-day guarantee on such phones.
TVs	1 year on parts and labor	A handful of companies (including Samsung, Sony, and Vizio) have 24- or 36-month warranties on their TVs, and some of the first longer warranties on certain TVs, such as Samsung's Frame and Rich Sachs, who leads TV testing for Consumer Reports, in a few years, Samsung offered a five-year warranty on a specific model. Sony's Bravia XR A80J OLED panel on LG's higher-end G2/C2 sets.
Washing Machines	1 year on parts and labor	A few manufacturers may have longer warranties on certain models, says Richard Handel, a senior technical analyst and laundry expert at CR. For instance, Samsung's Bespoke and Hybrid offer a two-year warranty, Whirlpool's Cabrio and Duet, and Speed Queen's are up to seven years. And many manufacturers offer longer warranties on certain parts, says Mark Wilwerd, a CR senior market analyst, on Home.

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