

## **ARE SERVICE CONTRACTS A GOOD VALUE, OR ARE THEY A RIP OFF? (part 8)**

After six weeks of listing the exclusions (without comment) on a manufacturer's warranty, we are continuing to cover a few exclusions that many customers think are included.

We are not going to relist the exclusions due to space, instead refer by the exclusion number (#) to the previous articles. You can find the exclusions in the six issues of the Independent prior to last week.

Your basement floods every time you lose your power, causing tens of thousands of dollars of damage to your finished basement. You have decided to buy a generator. The second storm of the year, the generator doesn't start, and you lose everything in your basement. The cause is a defect in the generator, one that has plagued this model. The repair of the generator will be under warranty, but the damage it caused is not covered under warranty, see #17. (however, in some cases, your homeowners may cover this)

You lose your power for a couple of days. Your 10KW has worked very well, keeping your stove, dryer, and other electrical needs satisfied. It was a good investment with last year's tax return. On the second day, it stops, it just died. The tech comes up and informs you the generator requires a new engine, this one is blown. This will cost about \$2400 to fix, and is not covered under warranty. See #18

Your generator was installed a few months ago, but you were not shown how to operate it, set the exercise cycle, etc. It was installed while you were at work. You call the installer to tell him that you haven't heard the generator start for the weekly exercise cycle. He comes out and shows you how to set it. This is not covered. See #21

Your new generator has stopped running twice when you have lost power. The tech comes out, resets the generator, but can find nothing wrong. Everything checks out fine, in fact the generator runs smoothly. These service calls are not covered under warranty; it is the customer's cost. See #21

You've rushed to get the generator installed before the hurricane hits. You have been charged extra money for this rush service. Your usually home floods when there is a lot of rain, you need the generator. The storm is going to hit in two days, and the generator does not start when they try to initially start it. The generator needs a part, and can be delivered overnight. This is not covered under warranty. See#22

We will continue with more of the individual exclusions next week.

Wouldn't be nice to be covered with a service contract that would cover your entire generator, no matter what the cause of the malfunction is. This would be true peace of mind.

We currently offer such a service contract to a select few of our customers as a test run.

If you have any questions, please forward them to [dirtygenerators@yahoo.com](mailto:dirtygenerators@yahoo.com), and we will try and answer them. We will also answer some of the questions in future articles. Is there a specific topic you would like us to cover? E-mail us and we will try and cover it