

Truth about home fixture warranties

Warranties are something we see on a myriad of home improvement products, from roofing and siding to faucets and electrical outlets. They're intended to give the consumer some specific legal recourse should the product fail to perform properly, as well as some general psychological peace of mind.

But how valuable are warranties? Do they cover what you think they do, and can you rely on them to really protect your financial investment in the event of a problem? The truth is: probably not as much as you'd hoped.

READ, READ, READ

The first thing you need to do with any warranty is to request and read a copy of it before you make your purchase. Some warranties are very simple and straightforward, and others are lengthy, convoluted and fraught with legalese. Nevertheless, you need to read it to the best of your ability.

One of the first things you will notice about virtually any warranty is that it is tied to very specific steps that must be followed by the person installing the product, whether it's you or someone you hire. Failure to follow the steps exactly will typically result in the warranty being void, and this is a common pitfall that many homeowners -- indeed, many contractors -- fail to take seriously enough.

A careful examination of the warranties offered by many building material manufacturers will turn up language that states, in one form or another, that the warranty applies only to structures on which the product has been installed, finished and maintained in accordance with the manufacturer's specific instructions, and that deviation from those installation, finishing and maintenance instructions will render the warranty null and void.

Some of the things you need to be very aware of that can void a warranty include:

Inadequate protection during storage, which includes how the product is protected from ground moisture, dirt and dust, weather, impact, and other specifics.

Improper spacing. This would apply to products such as siding or shingles, where you have left gaps that are consistently too large or too small.

Improper fastening, which includes the gauge, length and style of the fasteners you use, the depth of their penetration into the wood, the spacing between the fasteners, and even the amount of air pressure used with air-driven fasteners.

Finishing. In the case of siding and some other materials, it must be finished (painted, stained or otherwise protected from the elements) within a certain time frame, using approved materials and approved application methods.

Maintenance. Many products also tell you what steps you need to take to maintain them properly,

and failure to follow those steps can also void the warranty.

WHAT DO WARRANTIES COVER?

What a specific warranty covers varies from manufacturer to manufacturer, and can even vary within the product lines offered by the same manufacturer. Some of the more important things to be aware of are:

What is the term of the warranty? Some warranties last only 30 or 60 days, while others are for the expected life of the product, which might be 50 years or more.

Is there depreciation? Longer-term warranties, such as those on roofing, are typically depreciated based on the product's expected life span. For example, if you have a composition shingle with a 30-year warranty and it fails after 15 years on the roof, it's common that the replacement value will be depreciated by 50 percent.

Does it cover labor? Many warranties will cover the cost of the product itself, but not the cost of the labor to remove and dispose of the failed material and install the replacement. Some will cover removal but not replacement, or vice versa.

What steps are required? If that new faucet fails as soon as you install it, can you take it back to the store for an immediate replacement, or does the manufacturer insist that it be sent back to their facility for possible repair?

With any warranty, do your homework. Obtain and read a copy, and if you have questions about it you need to discuss it with your dealer or your contractor. If they are vague or unsure about answering your questions, ask for the phone number of the manufacturer, and call them directly.

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