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## Protect 'Back-to-School' Mobile Electronic Purchases w/ Extended Warranty



By [Calvin Azuri](#), TMCnet Contributing Editor

The Service Contract Industry Council cautions consumers to protect all of their mobile and electronic buys with a service contract, also called an extended warranty. According to a report by the Consumer Electronics Association, mobile devices have the highest rates of problems, damage and downtime.

The back-to-school summer sale of electronic products, including laptops, cell phones and PDAs, has become the second biggest selling period, being topped only by the holiday season. These purchases are seen as having a high probability of developing unexpected problems and loss.

Most electronic goods are covered by one-year warranties. But these do not generally protect against accidental damage or replacement caused by use and handling. And once the warranty expires, the owner has to bear all repairs and replacement costs.

A service contract protects the mobile devices that children use in school, thus avoiding interruptions in their education. This, according to SCIC, is an excellent option for concerned parents.

Though service contracts cost almost 10-20 percent of the purchase price of an electronic device, it is worth investing in, for a better return on electronic purchases. The charges are slightly more, for full accidental damage protection.

Timothy Meenan, executive director, SCIC said, "Service contracts can eliminate the risk and costs of unexpected, inconvenient and time-consuming repairs and replacements, and help students keep their mobile devices in top-working condition, despite hard wear-and-tear."

SCIC gives all consumers some recommendations that will help maximize value and benefits from a service contract. They are:

- 1.) Read provisions of the service contract carefully and become thoroughly familiar with all coverage and exclusions.
- 2.) Carefully fulfill all obligatory responsibilities, such as proper handling, voltage, etc.
- 3.) Keep the service contract paperwork, original receipt, and all maintenance records in a secure, easy-to-access location.
- 4.) To make the most of a product, activate the service contract to cover all possible repairs.

The Service Contract Industry Council is a national trade association whose member companies collectively offer about 80 percent of the service contracts sold in the U.S. for home, auto, and consumer goods.

The main responsibility of the SCIC is to educate consumers about service contracts and encourage members to pursue high standards of customer satisfaction. They have even developed a model legislation designed to protect the consumer.

*Calvin Azuri is a contributing editor for TMCnet. To read more of Calvin's articles, please visit his [columnist page](#).*

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