

What is Road Hazard Warranty? Do You Really Need It?

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By Gene Grant

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You are prepared to spend an average of \$300 – \$500 for new sneakers for you vehicle. It's a maintenance item that is not optional and then the salesperson asks you if you want to purchase the Road Hazard warranty.

"It's ONLY an additional \$10 – \$20 for each tire," he or she says. So, you're thinking, "Don't my tires come with a warranty already?"

Great question! Most tires come with a warranty which covers workmanship and materials. In other words, the tire maufacturer covers things which are in their control, like defects. They are not interested in warranting the condition of the roads or your inability to hit debris.

This is where a Road Hazard warranty can save you money and aggravation. Road Hazard warranties are one of the best values, yet one of the most misunderstood benefits. Let's start off by expalining exactly what is a Road Hazard warranties and how does it save me money?

Most Road Hazard warranties are set up to protect you, from paying full price, even if you happen to get a flat or even destroy a tire beyond repair. If you are fortunate enough to have purchased the warranty, you will only pay for the amount of tread that you used prior to the needed replacement. (This is called pro-rated).

Here is an example. Let's say your tire is 1/2 way worn at the time of the flat. With tires averaging \$100 each, your replacement cost would only be \$50.00. Much better than full price, yes? Definitely – great value.

Typically, Road Hazard warranties will cover things like nails, glass, metal, stones etc. and almost anything else that could puncture or damage a tire. Some Road Hazrd packages provide a nationwide coverage, which are great for people who are traveling, or vacationing, because you now have peace

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of mind knowing that you are protected while away from your local area.

In addition, many Road Hazard warranties offer other benefits like free rotations and free balancing (check where you purchase your tires for all the details). Regular maintenance is the best way to extend the life of your tire and get as many miles as possible for your investment.

Next time you are ready to purchase tires, ask your tire dealer for the road hazard warranty. You'll be glad you did.

Gene Grant is retired from the automotive industry after 25 years and has created the resource

Would You Like An Extended Warranty With That?

By John San Filippo

Should you buy an extended warranty with your laptop? You may not want to think about it now, but sooner or later, something is going to break down on your laptop. When it happens, the big question will be who gets stuck with the bill, you or the manufacturer.

The standard (standard in this case meaning free) warranty on a new laptop typically runs anywhere from 90 days to a year. That probably doesn't seem like much when you consider how long you expect to own your laptop. What happens when your laptop poops out on the 91st day?

First of all, even if your laptop only includes a 90-day warranty (and assuming you've purchased a reputable brand-name system), the chances of your laptop dying on the 91st day are very, very slim.

Manufacturers don't offer a 90-day warranty with the expectation that their product will malfunction shortly thereafter. A shorter warranty is likely, at least in part, to be a marketing ploy to push you toward an extended warranty.

All major laptop manufacturers offer a long menu of extended warranty options, each menu item with its own price tag. The two biggest components that factor into the cost of an extended warranty are duration and location.

Through extended warranty, you typically have the option to extend the duration of the standard warranty from one to three years. The first extra year is always the most expensive, with each subsequent year costing significantly less. The longer the extended warranty, the better the deal.

As for location, the least expensive extended warranties require you to ship your laptop (at your expense) to a remote repair facility. With the most deluxe extended warranty packages, a service technician will meet you at your own front door to attempt the repairs. This type of coverage tends to be on the expensive side.

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At this point, you might decide to research manufacturer websites to determine their standard warranty policies. Don't bother, because most laptop manufacturers don't have standard warranty policies. Warranties vary from line to line and product to product. Even with a particular model in mind, it's still going to take some digging.

So how do you decide whether an extended warranty is right for you? Your best bet is to consider your anticipated usage:

If you're buying a laptop as a second computer for occasional use when you need to travel, you can probably pass on the extended warranty and still feel relatively safe.

At the other extreme, if you use your laptop day in and day out as your primary system, with half your life spent in airport terminals, you should consider adding as much extended warranty as you possibly

can. Fortunately, unlike automobile warranties, laptop warranties don't put any restriction on mileage.

The author, computer journalist John San Filippo, has written the definitive guide for buying a laptop computer at:

You can also pick up your complimentary ebook titled

"Computer Tips From The Experts" at:

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