

What to know about computer, tablet and smartphone warranties

Warranty terms

The typical computer, tablet and smartphone warranty promises to repair, replace or refund the purchase price of a device that has mechanical, electrical or software defects. It *doesn't* cover damage you cause (for example, by dropping the phone).

You have the right to read the warranty before purchase if you ask for it (for items costing more than \$15). You can also visit the device manufacturer's website to read it online.

Claims by the company that attempting your own repairs, using an independent repair shop, or using off-brand replacement parts will void your warranty are illegal under federal law.

Warranty duration

Warranties on new devices typically last one year, but can be shorter or longer. Check your warranty status (expiration date) at the device manufacturer's website.

In California, your warranty is extended by the amount of time the product is in for repairs, and for any repair delays not caused by you. To learn about your state's product warranty laws, do an online search for the state name plus "warranty laws."

If a defect appears after the warranty expires, don't assume you're out of luck—manufacturers sometimes repair serious out-of-warranty issues if there's a known defect affecting many customers.

Extended warranties and phone insurance

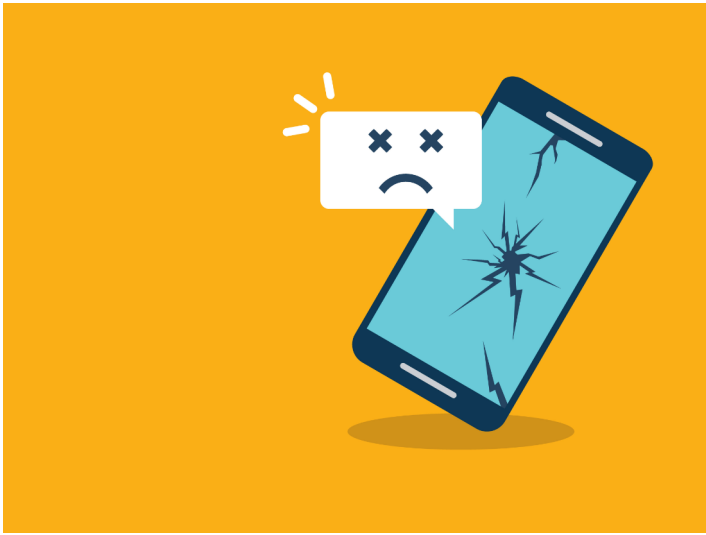
Retailers often push the option of an extended warranty and/or insurance. The standard extended warranty provides the same coverage



as the manufacturer's warranty, but for a longer period—typically an additional one, two or three years. Smartphone insurance covers things not covered under warranty, such as loss, theft and accidental damage, though not every policy covers all of these types of claims.

Generally speaking, you're better off setting aside the money you would spend on an extended warranty or insurance and tapping those savings if you need a repair. (And if you never need a repair, the money is there for you to use for a new device when the time comes.)

Some credit cards extend a manufacturer's warranty on items purchased with the card, and some cards include (limited) cell phone



protection/insurance for a damaged or stolen device if you pay your monthly wireless service bill with the credit card. For a list of some cards that offer cell phone protection, visit the NerdWallet website (<https://www.nerdwallet.com/best/credit-cards/cellphone-insurance>)—but don't choose a credit card based on just this feature.

Your renters or homeowners insurance might provide coverage for your device. Contact your insurer to find out. (Be aware that insurance claims can trigger a premium increase.)

Making a claim

Read the warranty to find out what the claims process is, whether your issue is likely to be covered, what information and/or documentation you should be prepared to provide, and any other details that would help you avoid having your claim rejected.

If the warranty doesn't indicate who to contact, start with the retailer, which might refer you to

the manufacturer.

Report the issue as soon as possible after you buy the device, but don't hesitate to report a defect at any time.

If you think your problem should be covered under the warranty but can't get the retailer or manufacturer to approve your claim, see if you can escalate your problem up the corporate ladder (<https://www.elliott.org/company-contacts/>, take to social media and review sites, or file a complaint with your state attorney general (<https://www.naag.org>) or consumer protection office (<https://www.usa.gov/state-consumer>). (Download Consumer Action's free "How to Complain" guide (<https://www.consumer-action.org/english/articles/how-to-complain>) for tips on getting results.)

Federal law allows you to seek a chargeback (reversal of the charge) or to withhold payment when there are certain types of problems with items purchased using your credit card. The Consumer Financial Protection Bureau (CFPB) (<https://www.consumerfinance.gov/ask-cfpb/how-can-i-get-a-refund-on-a-product-or-service-i-purchased-with-my-credit-card-en-1969/>) and the National Consumer Law Center (NCLC) (<https://www.nclc.org/wp-content/uploads/2023/01/Your-Credit-Card-Rights-1.pdf>) outline the general guidelines for these rights.

Learn more at <https://www.consumer-action.org/modules/articles/Smartphone-Warranties>.

About Consumer Action

www.consumer-action.org

Through education and advocacy, Consumer Action fights for strong consumer rights and policies that promote fairness and financial prosperity for underrepresented consumers nationwide.

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