

**Real World Graduation: Question 65: Mattress Warranties**

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Question 65

Joe is at a furniture store to buy a mattress. He tested them all out by lying on them briefly. He found four mattresses that were comfortable, they are all priced about the same, and all are made by known manufacturers of good reputation. The only real difference between them is the nature of the manufacturer's warranty. He can buy a warranty on Mattress A that consists of a one-year warranty against workmanship flaws; it costs \$21.00. He can buy a warranty on Mattress B that offers a three-year warranty against workmanship flaws which also includes replacement of any broken springs; it costs \$74.00. The manufacturer of Mattress C offers a lifetime warranty against workmanship defects plus a warranty against tears in the fabric and replacement of springs; it costs \$91.00. The manufacturer of Mattress D offers a lifetime warranty on all problems and defects except if the mattress is used for commercial purposes (does not apply to Joe, since he will use his at home); the Mattress D warranty costs \$125.00.

Which is the best warranty to buy?

- a) Mattress A, because it is the cheapest.
- b) Mattress B, because it lasts three years, and most problems occur between one and three years, so is better than Mattress A's warranty.
- c) Mattress C, because it is for the life of the mattress and covers the most common mattress problems
- d) Mattress D, because it covers everything for life, and for the few dollars more, offers the best overall protection
- e) In general, it won't matter which one he gets, because there are a wide variety of problems with mattresses. The important thing is to get at least the protection offered by Mattress A, but the other ones are worth considering.

### Answer to Question 65

This is a trick question. The correct answer is that you should never pay for a warranty on a mattress. Why? Because the terms and conditions imposed on the buyer means that the warranty can never be enforced. For example, in many warranties, any stain on the mattress (even from a Kool-Aid spill) invalidates them. Also, any kind of discoloration of the cover invalidates most mattress warranties. Sometimes additional warranties require that the mattress be packed and shipped to the manufacturer's location in the original cardboard box and the original plastic lining, at the buyer's expense. So, additional mattress warranties are just a money-making gimmick that can never be enforced, and you should never waste your money on one. Buy the best quality mattress you can afford and live with the default warranty that is included in the price.

The general point to be made here is that additional warranties are of value only if they can be enforced without too much time and expense on your part.