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Direct Energy maintenance plan leaves me in the cold

So you think you have a total parts and service maintenance contract on your furnace? Think again.

In the last few weeks, I've learned a great deal about my home heating protection plan, and the more I discovered, the unhappier I became.

It all started when my wife and I returned home from a vacation in Mexico a few weeks ago. As we entered the house at 10 p.m., I immediately realized something was wrong - the house was very cold.

The first thing I did was check the thermostat which showed a readout for the house heat at a very chilly 46 degrees F, or about 8C. It was below freezing outside, but fortunately, none of the water pipes inside had frozen.

Even though the house was being checked regularly while we were away, the furnace had obviously shut down since the last inspection, and the walls, floors and furniture were radiating cold.

After verifying that the circuit breaker was in the on position, I called the Direct Energy emergency number to arrange for a service call.

I provided the operator with my name and address, and was politely told that a service person would be at the house by no later than 5 p.m. the next day. Apparently, Direct Energy technicians do not make service calls between 11 p.m. and 8 a.m., and the earliest available appointment was the following afternoon.

I also discovered that if I called an outside heating company, Direct Energy would not reimburse me for the parts or labour.

After a frustrating hour, we were able to warm up the kitchen using the oven and stove elements, but two 1,500-watt electric heaters had made no difference at all in the master bedroom upstairs.

In desperation, I called a heating contractor who had advertised 24-hour service in the phone book, and he offered to come for \$100 to ring the doorbell, and another \$100 for the first hour, plus parts and taxes. At midnight, I was not in any position to negotiate.

Ninety minutes later, the electronic ignition gizmo in the furnace had been replaced at a cost of about \$350 including labour and taxes. The furnace was working again, although it took all night for the house to warm back up to a tolerable heat level.

A few days later, I pored over the Direct Energy maintenance contract brochure, and the terms and conditions pamphlet for the contract itself.

As I recalled the prospect of sitting in a freezing house for 18 hours, I was not impressed by their slogan "Think Warmth. Think Comfort. Think Direct Energy." Nor was I encouraged by the promise of a "convenient 24/7 call centre," or the advertised "no added charges for after-hours or weekend repairs."

Joshua Orzech is director of corporate communications for Direct Energy. In an e-mail exchange with him, he told me, "Direct Energy promises priority service for protection plan customers where we endeavour to provide service within 24 hours. In 2007, 91.4% of our customers were serviced within a 24 hour time period and 86.5% of customer breakdowns were fixed in the first visit."

"The cost of repairing a furnace can be quite expensive," Orzech noted. "Two examples are repairing a typical furnace's circuit board costs over \$500 while repairing a flame sensor is over \$190. Our protection plan covers the customer for both of these repairs and many others."

My Heating Plus Protection Plan with Direct Energy is up for renewal next month. At a cost of \$229.99 plus tax, Direct Energy will cover my furnace for one year and include one maintenance check-up call. Their maximum exposure for parts and labour is a total of \$952.38 plus GST - any excess is my responsibility.

My Cooling Plus Protection Plan for the central air conditioning is also up for renewal at the same time and the same cost.

Frankly, paying a premium of \$230 for \$950 worth of coverage when I have to freeze in a cold house for 18 hours doesn't seem like such a great deal.

This year I'll take a pass.

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