

The difference between a maintenance plan, service plan and a warranty

 By [Stephen Sandmann](#)

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When buying a new or some used cars, the inevitable question that tends to always come up is: How will I look after and maintain this car in the long-run?



Image: www.autotrader.co.za

There are three main options most people consider as an answer to this question, namely, a maintenance plan, service plan, or a warranty. But what do these three mean, you ask? And how do you know which one is the right option to suit you and your specific needs? Well, let us break it down for you.

The Maintenance Plan:

- A maintenance plan's main purpose is to cover the owner of a vehicle in case of defective materials used in manufacturing the car, or even defective workmanship. If issues of this nature arise, a maintenance plan is your best bet to keep you covered. These types of issues can include oil and filter check-ups and changes, brake and coolant fluid, and other labour costs related to regular services at intervals stipulated by the manufacturer. Other additional costs such as wear and tear over time on parts such as brake pads, the exhaust, and the clutch will also be covered.

- Basically, if you come across a problem with your car, it will be fixed at no charge. It maintains the parts that keep your car running and working as smoothly as possible.
- A maintenance plan does not however cover more everyday or commonplace costs such as fuel, tyres, or top-up oil: these costs are covered by the owner, out of their own pocket.
- With a maintenance plan, all maintenance must be done by the official dealer and with original parts; otherwise the remainder of the plan could be cancelled.

The Service Plan:

- A service plan is different from a maintenance plan in that it covers the costs of a traditional service plan, but not any other unforeseen maintenance costs.
- A normal service done by the dealer is covered by a service plan - this includes a service of oil filters, spark plugs, fluids, and the labour of such a service. Any costs occurring outside these parameters are charged at an extra cost, and will not be covered by the service plan whatsoever.
- It is important to note that some service plans cover services only at certain milestones (such as a plan that includes services at 20 000, 30 000, and 45 000km), while others cover services only every third year or so. It is important to take note of this, and also to investigate whether there is a portion of the costs that needs to be covered by the owner as the mileage climbs.
- Some service plans offer extra convenience in that they allow customers to upgrade their service plan to a fully-fledged maintenance plan, or even let you extend your service plan based on time or distance. This can, however, cost a pretty penny.

The Warranty:

- A warranty is a benefit that tends to come as a standard when buying a new car.
- What it comes down to is that the manufacturer guarantees replacement or the repair of certain items on the car should they break through no fault of the owner/driver.
- The downside to a warranty is that it is usually only valid for a certain amount of time, or limited mileage.
- It is similar to a maintenance plan in that the manufacturer will replace or repair the parts, but it does not cover further service costs on a regular basis, or any problems that may arise out of negligence from the owner/driver.

All in all, the three plans are quite similar to each other in terms of covering certain items or parts under particular circumstances, but all three have limitations and specific conditions under which they will work best for you.

Since a warranty pretty much comes as a standard with new cars, it isn't necessarily something to worry about too much. Deciding between a service plan and a maintenance plan however, will depend on your individual needs, as well as your budget. A service plan can work just as well as a maintenance plan if you look after your car particularly well, but if you pick a maintenance plan, you could be covered for more in the event that you just might need it.

Sources:

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