**Prevent Not-So-Merry Mishaps with a Service Contract**

You’re about to put the holiday turkey in to roast … but the “pre-heated” oven is cold as ice. You gather your buddies to watch the Big Game … and the TV is on the fritz. That end-of-year report you spent the weekend cranking out from home is due in 10 minutes … and your laptop screen goes black.

All of these things, and sometimes worse, happen far too often. But especially now, as the holiday shopping season looms large, the haunting memories of past product failures and the quest for peace of mind are at the top of the list as American consumers consider purchasing a service contract or protection plan for their pricey items.

Sometimes it seems like our devices have a mind of their own – and they lie in wait, looking for the worst possible time to pounce. To get an idea of what worries people the most about their consumer products this holiday season, the Service Contract Industry Council (SCIC) asked consumers to share their horror stories about that time a product stopped working at exactly the wrong time.

The number one culprit: kitchen appliances. And the worst possible moment? Right before or during a holiday – most commonly Thanksgiving or Christmas. Of course.

It never fails – appliances or other consumer products seem to sense when we need them the most, and that’s when they choose to stop working. A service contract may not be able to stop the breakdown, but it will make replacing or repairing the failed product so much simpler and more affordable.

The. Worst. Possible. Times. Here are some actual consumer comments received in SCIC’s open-ended survey:

* “Right before Thanksgiving! My oven lost its heating and then my dishwasher went out!”
* “Laptop broke while trying to submit a paper for college 10 minutes before it was due.”
* “Water heater went out in the middle of showers & laundry while getting ready for my wedding!”
* “TV died while watching the Superbowl!”
* “Computer stopped when I was closing a deal. Had to download everything to a flashdrive, find another computer to use (therefore no privacy guaranteed), run to the printer's, just way too much stress with an over 70 year old!”

More than half the respondents (54%) told SCIC that the product broke on them right before or during a holiday, or while they were on vacation. About one-third had disaster strike just as a work or school assignment was due.

Technology – laptops, cell phones, TVs, and more – was cited by 1 in 3 respondents as the consumer product that failed them at the wrong time.

Picture yourself walking through a crowded mall parking lot, arms laden with holiday gifts as you make your way to your vehicle. And then you realize: You’ve lost the electronic key fob that will let you unload your packages and get them – and yourself – home. Without a key fob protection plan, you could end up burning through your holiday budget just buying a replacement.

There’s no way to know when a routine failure – or worse – may hit your essential appliance or electronic device. The smart thing to do, then, is to have a backup plan you can turn to help you through the ill-timed ordeal.

In the survey of 1,000 American adults, more people (40%) cited peace of mind than any other reason for purchasing a service contract on a consumer product. When asked to describe their horror stories about when a consumer product stopped working at the worst possible time, the most common response was broken kitchen appliances (38%).

Service contracts are sold at the point of sale or after purchase, and can even cover smaller products such as e-readers and video games. And while Black Friday is all about impulse purchases, many service contracts provide a full refund period, allowing consumers to cancel a service contract without penalty for a certain period of time after purchase.

In a world that has become so dependent on its electronic marvels, it seems like the best holiday gift you can give yourself if the peace of mind and convenience that comes with a service contract.