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## Are furnace maintenance plans worth it?

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On Christmas morning two years ago, Jan Singh woke to find her 11-year-old furnace wasn't working and her house was freezing.

The Markham resident and her son-in-law tried to restart it for an hour before calling Direct Energy for help. Five hours later, Singh was sitting in a warm house again.

The motor that circulates air through the heating system had stopped working, and the technician told Singh there was nothing she could have done to prevent it. The cost of the service call and the new motor was \$626.

The technician's comments put to rest Singh's fear that not having the company's [heating maintenance plan](#) might have caused the breakdown.

But after the experience, she wondered if it was worth getting the plan?

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Worries about the benefits of a service plan, what it covers and whether it is needed, are common. Who doesn't want to do everything they can to make sure their furnace doesn't conk out mid-winter?

These plans generally provide an annual maintenance and diagnostic check, make sure your furnace is running properly and help spot potential problems. They cost between \$98 and \$120 annually and are offered by Direct Energy and other companies that deal with furnace repair.

The big advantage is customers pay in instalments. If you're getting annual maintenance on your furnace these plans are usually cheaper.

For example, the Direct Energy maintenance plan is \$119.88 plus tax a year, Upper Canada Fuels and Burners offers a plan for \$119.95 plus tax and Home Bridge Canada offers a plan for \$98 plus tax.

If you don't want to sign up for a plan, you can opt for one-time maintenance, which costs \$139 plus tax with Direct Energy.

Direct Energy is Ontario's leader when it comes to providing maintenance plans, with more than 400,000 customers signed up.

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Direct Energy's Dave Walton says customers benefit from maintenance plans, adding "annual maintenance is recommended by manufacturers."

After her furnace was fixed, Singh opted for the heating maintenance plan offered by Direct Energy. Two years later she doesn't think it has made a difference and is cancelling it.

Singh says it's a waste of money. "I'm paying \$10 a month, I've been in Canada close to 40 years and I've never had to have a maintenance plan." This is the only time her furnace has broken down.

Experts say a furnace that is less than 10 years old doesn't need annual maintenance.

Joe Mancini, who runs Mancini Heating and Air Conditioning, says anyone with a furnace that is more than 10 years old can consider a maintenance plan, but it's still not necessary. He says the motor, as in Singh's case, can stop working at any time, and a maintenance plan won't prevent that.

Mancini, who has been in this business two decades, says a typical furnace should last 20 years without any major problems, if you follow some easy steps. He says the best way to increase the life of your furnace is to frequently change furnace air filters.

He suggests using the cheapest throwaway and changing it every two to three months "regardless of what it looks like." Often furnaces stop working because the filter hasn't been changed for an extended period of time. The filter gets clogged with dirt, restricting the airflow. This puts your furnace under stress — the fans and motors can start to get dirty, overheat and break down.

Diane Perris of Upper Canada Fuels and Burners says if your furnace is fewer than 10 years old, get to know your warranty. That way, you might not have to pay for an emergency service that is already covered.

Reno Zankl, who owns E Z Property Management Ltd. in North York, manages more than 1,000 residential properties in the GTA and encourages his clients to get rid of any furnace maintenance plans.

Do your own "due diligence" and find two or three heating, ventilation and air conditioning (HVAC) experts in your area. Have those numbers handy in case something goes wrong, Zankl says.



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Nick Kozak/For the Toronto Star

The Ontario consumer services ministry has received 170 written complaints and 524 verbal inquiries about heating maintenance packages in the last five years. It advises homeowners to shop around before signing a contract.

Once you decide on a plan, taking the time to understand what's covered will save you disappointment. Never feel pressured to sign something right away.

After two years Singh looks back on that unexpected cold Christmas morning and says it was a good learning experience. She is comfortable with her decision to not have a plan, and says she'll remain vigilant in keeping her furnace running properly.

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### **Tips to keep your furnace healthy**

Change the filter at least four times a year.

Have annual maintenance on a furnace that is more than 10 years old.

Understand your warranty, what it covers and for what period of time.

Don't feel pressured to sign a maintenance contract.

Find three reputable HVAC experts that you can call if your furnace breaks down.

Call an expert when your furnace malfunctions. Don't try to fix it yourself.

After home renovations have your air ducts cleaned to remove any loose debris.

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