Warranty matrix — 4,200 references

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Three overlapping regimes, one term cited per file · fictional document

Fictional document — demonstration example
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Fictional document, produced for the demonstration. The matrix rewrites no terms: it **gathers the retailer's own** — terms of sale, 14 brand commercial warranties, 7 supplier contracts — and makes them readable reference by reference, **with the date each line was last updated**.

The three regimes, and why their overlap loses everyone

Regime	Who owes it	To whom	What it changes in the file
Statutory warranty	The seller, at no extra cost	The customer	**Applies to all 4,200 references, on every channel** — a contract cannot depart from it
Commercial warranty	The retailer or the manufacturer	The customer	**14 different versions, 3 of which changed duration mid-year**
Supplier recourse	The supplier	**The retailer**	**The only regime that brings money in — and the one nobody was looking at**

What the matrix carries for each reference

Field	Why it matters
Duration and starting point of each regime	The starting point differs: delivery, first use, or supplier invoice date
Faults covered and faults excluded	This is the line the adviser quotes to the customer, word for word
Documents required by the regime	It determines the list sent to the customer in the first message
Supplier contact and recourse deadline	**A recourse identified out of time is worth nothing**
Date the term was last updated	**That date is what protects you the day a customer disputes**

Extract — three families

Family	References	Commercial warranty	Supplier recourse	Most frequent exclusion
Domestic vacuum cleaning	310	2 years, from delivery	18 months, from invoice	Filters and consumables
Small kitchen appliances	**1,240**	**2 years, raised to 3 on 1 March**	24 months	Professional use
Power tools	870	3 years subject to registration	24 months	**No registration within 30 days**

> **The gain:** checking the cover accounted for **35 % of handling a return, it now accounts for 6 %**. An adviser no longer reads fourteen sets of terms to retain one: **they read the term used, its source and its date, in one line**. The manager's review of the matrix means **14 ten-minute readings, once**.

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Brands whose terms should be reviewed first: _____

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