

## Check online reviews before buying

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*By Ellen Roseman*

Did you know you can extend the warranty on products you buy with a credit card?

This benefit, included with some credit cards and not others, can supplement the skimpy one-year warranty offered by most manufacturers.

I use my American Express Gold Rewards card whenever buying anything that may need repairs. My other points card, CIBC Aerogold Visa Infinite, lacks the extended warranty feature.

Credit card interest rates are sky high because of the handy perks they offer. But it's hard to compare benefits without time-consuming calls to the banks. Luckily, if you have an Internet connection, you can complete your shopping in minutes.

The Financial Consumer Agency of Canada has a credit card selector tool at its website.

[InsurEye](#) launched a [credit card navigator](#) at its website last year, which compares the insurance protection available on Canadian credit cards.

You can also find InsurEye's credit card navigator at [ComparaSave.com](#), a brand-new website that hopes to become your go-to source for bargains on mortgages, insurance, vacations and other big purchases.

ComparaSave is not owned by a financial institution, insurance company, credit card issuer or travel provider. That keeps it independent and unbiased, says its owner Insurance Hotline (owned by Torstar Inc.)

Insurance Hotline has operated successfully for almost 20 years, using a business model that matches customers with selected service providers that can meet their needs.

If you are shopping for deals on car, home, condo or life insurance, you are given the names of five companies. You can choose or refuse to use them, but you still get the price information you wanted.

General manager Andrew Go hopes to expand into other areas, such as phones, Internet providers and home security, where comparison shopping can be a challenge.

While ComparaSave is off to a good start, I want to see reviews and ratings of service providers. I gobble them up at websites where I do my research.

I would never go to a hotel or resort without checking what users said at TripAdvisor. The website just celebrated a milestone — 75 million reviews and opinions worldwide.

The Manhattan at Times Square Hotel in New York, where I stayed recently, has 1,013 TripAdvisor reviews (with 65 per cent “very good” or “excellent” ratings). I was happy to see the hotel’s publicist responding to any criticism.

I’m always looking for reliable home repair contractors. So, I’m a fan of HomeStars, where I found a plumber to help with a few jobs (Mr. Plumber) and a garage door fixer (Open Sesame).

HomeStars has more than 100,000 reviews in the Toronto area. It’s active in Hamilton, London and Ottawa, as well as in western Canada. You can even find contractors in cottage country (the Muskoka area, north of Toronto).

Contractors get free listings at the site, but can upgrade to premium plans (\$100 to \$250 a month) that give them more exposure.

The business model is “reputation management,” says HomeStars president Brian Sharwood. Contractors can respond to criticism, but they can’t control what clients say about them.

“We don’t take down reviews,” he says. “If a contractor goes to a customer and asks for permission to remove a review and the customer says yes, we remove the review. But we leave a marker there.”

Source: <http://www.thespec.com/news/business/article/775000--check-online-reviews-before-buying>