



# Insider.

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## FAQ: What Can I Do to Lower My Auto Insurance Costs?

The best way to lower your car insurance premiums is by switching to Estrella Insurance, because we'll get you the lowest price, guaranteed. If you're already with us, here are some other measures you can take!

1. **Maintain a clean driving record.** Drive cautiously to avoid accidents or traffic violations, which could make your premiums go up!
2. **Buy a safe car.** If your car has safety features, this could qualify you for lower premiums.
3. **Bundle your policies.** For example, if you get your homeowners and auto coverage from the same insurer, you may get a reduction!
4. **Drive less.** Some insurers offer low mileage discounts if you don't drive much or you carpool to work.
5. **Call Estrella!** Want advice about your policy and ways to lower your premium? Talk to one of our friendly, expert agents today!

## Traffic Safety Tips: Back to School Edition

Every year when students go back to school, the Florida Department of Transportation (FDOT) advises all drivers to take [extra precautions](#) on the roads, as it's a time when children are at an increased risk of transportation related injuries. Follow these tips to keep everyone safe!



### Tips for Motorists:

- Know school zone traffic laws and obey speed limits.
- Be alert for kids playing or gathering around school zones, and drive slow in case any child darts onto the street.
- Stop when a school bus is flashing red lights or has its stop arm extended. (It's the law!)
- At any time of the day or night, watch for children playing around the street, walking, or riding their bikes.

### Tips for Parents:

- Always be a good role model. Buckle up when driving, wear a helmet when biking, and make sure your child does the same. Do not text or talk while driving.
- Supervise children while they walk to school or wait at the bus stop.
- If your children walk to school, dress them in bright colors so motorists can always see them.
- Make sure your teen driver understands and follows all traffic laws.

### Tips for Students:

- Always buckle up when driving or riding in the car. Never put on your seatbelt with your backpack still on.
- Always wear a helmet and follow safety rules when riding your bike.
- Never wait for the bus or a ride in the roadway.
- If you walk to school, learn and practice the safety rules for pedestrians. Use the sidewalk when available, look left-right-left when crossing the road, and always walk facing traffic.
- Avoid speeding and minimize distractions. Don't text or talk while driving.
- Be a good role model for those younger than you, and help them learn and follow car safety rules.

## Florida Police Urge Drivers to Follow New Texting Law

The new Wireless Communications While Driving Law (commonly known as the "Texting Law") went into effect last month. But it's already [proving to be an adjustment](#) for Florida drivers. That's why officers are granting a grace period, during which they're issuing more warnings than fines.

They're "hoping drivers will start developing the hands-free habit as soon as possible," because when they do issue fines, they won't come cheap. Not only that, the fines could also raise a driver's insurance rates. Above all, though, the biggest risk is jeopardizing the safety of anyone on the road.

The grace period will end on January 1, 2020. In the meantime, be sure to give your friends and family a heads-up about the new law!



## Myth: An Expensive Car Costs More to Insure

In this month's episode of Estrella Mythbusters, we're debunking the popular belief that expensive cars equal higher insurance premiums. In fact, the price of the car doesn't affect your rate as much as driving history and repair costs. A mid-priced car could cost more to insure than an expensive one. Before you buy, check with



one of our agents to avoid any premium surprises that your new car could bring.

## If *Game of Thrones* Characters Had Life Insurance

What would someone's life insurance policy be if their primary mode of transportation was riding dragons? What about someone who gets himself into life-threatening situations without hesitation? (Looking at you, Jon Snow.)

For *Game of Thrones* fans, [this article](#) is an entertaining break from reality and into the imaginary world of Westeros. Written by a life insurance professional, it describes the hypothetical life insurance policies of some of the show's most famous characters.





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