



Insider.

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Got Road Rage? This Can Help.

These days, it seems like everyone is in a hurry and fighting to reach their destination a little more quickly. Many of us experience some level of road rage regularly, but that makes for dangerous driving. If you find yourself feeling road rage, even if it's just road frustration, this handy acronym may help you keep your peace intact—and more importantly—keep you and those around you, safe.

Slow, deep breaths. When someone cuts you off or does something to irritate you, take deep breaths. This practice has been proven to decrease blood pressure.

Take time to prepare, so you don't leave home in a hurry. If that means waking up an extra 15 minutes early, start with that. It will make you feel less stressed on the road.

Avoid responding to aggression with more aggression. In other words, take the high road when someone is acting aggressively. It's not easy, but it will be worth it.

Yield when someone has the right of way. Failing to yield is one of the highest causes of road accidents.

Count for an entire minute. If you notice yourself waiting at a light and getting worked up, start counting. You'll notice that most lights last less than a minute. And it'll distract your mind.

Awareness is key. Don't get distracted by texting and driving, so you're not caught off guard by another driver's

action.

Leave the left lane for passing. Avoid slow ing down traffic by hovering in the left lane. This may cause the driver behind you to get frustrated and emotions to escalate.

Music, audiobooks or podcasts? Remember w hen you w ere a kid and a teacher w ould read to you? You can recreate that same soothing feeling by listening to interesting audiobooks, or some calm music!



5 Tips for Driving Safely with Kids

Most kids love riding in the car, and if you're a parent, having your children as your passengers is just a regular part of everyday life. It's easy to get on "autopilot" w hile we're leading our busy lives, and alw ays on the go from here to there. That's w hy it's important to be extra intentional about safety measures w hen kids are riding in the car w ith us. Here are 5 simple car-safety steps you can take to ensure their security at all times.

1. **Buckle up.** Did you know seat belts are responsible for saving 329,715 lives in the last 50 years? Don't put your child or teen in harm's way by allow ing them to ride w ithout a seat belt!
2. **Make sure your car seat is installed properly.** A study show ed that 73% of car seats are not properly installed (usually they're not secured to the car tightly enough). Carefully follow the instructions that came w ith the car seat, or search for them online if you no longer have the original copy.
3. **Don't leave loose items around.** Objects tend to go flying w hen the car even hits the brakes abruptly. Don't leave anything remotely heavy on the shelf behind the rear seat. Place items in the trunk or on the floor, as far forward as possible.
4. **Don't text and drive.** To reduce the temptation to look at your phone w hen it buzzes or beeps, put your phone on airplane or silent mode w hile you're driving. Or, put it away w here it's out of sight. Not only is distracted driving dangerous, it sets a bad example for children, w ho are learning to do as their parents do.
5. **Don't leave your child alone in or around cars.** This might sound obvious, but it's important to never leave your child alone in the car, as they could suffer a heat stroke or another injury. Also, make sure no children are playing behind or around your car before you back up. Stay cautious and alw ays keep children's safety top of mind.

Speed Awareness Courses More Effective Than Fines

A new [study](#) in England and Wales found that speed awareness courses have a larger effect in reducing high-speed reoffenses than issuing fines. For people w ho completed a course, reoffending rates dropped by up to 23% in the six months after participating in the course. After three years, reoffending rates had reduced to 18%.

Findings from the study also found that people w ho don't comply w ith speed limits after an offense are more likely to be involved in an injury caused by a motor vehicle collision. Therefore, the authors concluded that the courses, w hich promote safer driving and reduce speeding-related reoffenses, also indirectly reduce the risk of injuries resulting from a car accident.



FAQ: Someone Else Crashed My Car. Does

Insurance Cover It?



In general, the rule is: Auto insurance follows the car, not the driver. So if you let someone drive or borrow your car, you're also loaning them your auto insurance. Letting someone else get behind the wheel of your car has implications. But sometimes it's the best option, such as in case of an emergency or if the driver has been drinking. Check with your insurance agent today, to learn if your policy specifies exceptions to this rule!

A graphic featuring two signs on poles against a green background. The top sign says "TICKET? WE TAKE CARE OF IT" in red and green. The bottom sign says "STARTING AT \$69". To the right, there is promotional text and the logo for "TICKET DEFENSE A Law Firm".

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