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COUNTDOWN TO THE *Holidays!*



We're just days away from that special time of the year. If you have a lucky teen driver who's getting a car for the holidays, remember that it's important to find good coverage for them.

Take a look at some helpful tips for ensuring their safety on the road:

https://www.washingtonpost.com/lifestyle/on-parenting/teen-drivers-how-to-ensure-their-safety--and-insure-yourself/2017/10/06/ead40c3e-a7aa-11e7-b3aa-c0e2e1d41e38_story.html

You can count on Estrella Insurance to find the LOWEST rates with great coverage on car insurance.



Avoid Being Scammed During the Holiday Season

The holidays are filled with joy, but for scammers, it's their busiest time of year. Check out these tips to help protect you:

Know the red flags

The most common types of scams will target you through fake emails, text messages, voice calls, letters, or even someone who shows up at your front door unexpectedly.

No matter which technique a scammer uses, be careful if you notice any of the following:

- Pressure to send money
- Threats with law enforcement action
- Told to purchase gift cards and provide codes as a form of payment
- Asked to cash a check for a stranger or send money via wire transfer
- Asked to deposit a check that overpays for something you're selling, and then send the difference elsewhere



Create strong, unique passwords

- Strong passwords are 8 or more characters long and include a combination of numbers, symbols, and upper and lowercase letters
- Use multifactor authentication when possible

Protect your devices

- Keep your phone, tablet, and computer up-to-date with the latest browsers, operating systems, and antivirus software

Keep your account information secure

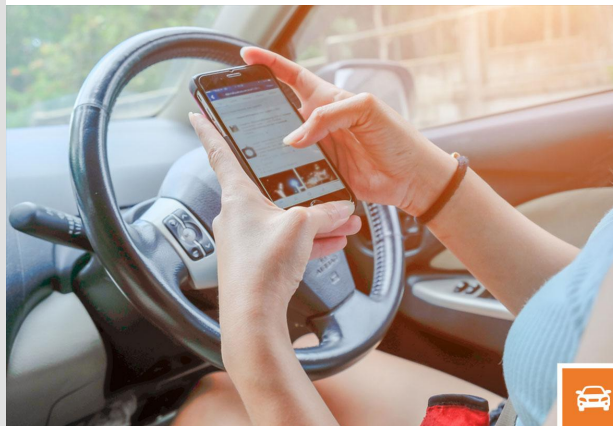
- Go paperless with your accounts
- Never write your PIN on the back of your debit card
- Use trusted online payment methods, such as PayPal® or Zelle®, instead of writing checks

Safe Travels this Time of Year

The busy malls, bumper-to-bumper traffic, or road trips. Wherever your travels take you during the holiday season, make sure you stay fresh and alert, drive defensively, and never, ever, drive impaired.

Plus, if you're headed north for the holidays, you might have to deal with snow and icy roads. Check out these helpful winter driving tips from AAA:

<https://exchange.aaa.com/safety/driving-advice/winter-driving-tips/#.Xc8Aoy2ZOMI>



Don't Text and Drive

Florida recently passed a new law banning texting while driving, especially in school and construction zones. Police started issuing warnings in October, but that grace period will end on January 1st. Time to play it safe and put that phone down while you're driving, or you could get a ticket!

Here's a great FAQ about the new law and what it means for Florida drivers: <https://www.sun-sentinel.com/news/transportation/fl-ne-sosf-texting-driving-faq-20190702-c3dvn3iqzf6nmfnuw76wldj2e-story.html>

Holiday Office Hours

Our agents will be taking some time to enjoy the holidays with their families. We wish you the merriest and brightest of holidays!

Holiday Schedule:

Closed Wednesday, December 25th

Closed Wednesday, January 1st

NOTE: After you've opened your gifts and watched the fireworks light the sky, remember that you can always find the **LOWEST guaranteed insurance rates** to start the New Year with Estrella Insurance.

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