



Insider.

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Hurricane Season is Coming

After a record-breaking storm season in 2020, it's hard to believe that it's almost that time of year again. While we may not have a repeat of last year, the latest signals are to be prepared for another normal to above-normal season ahead. Planning is the most important step to staying safe, so please take the measures included in this guide to prepare early and protect your home and family this storm season.

Don't wait until a major storm threatens your area. Please take a look at our hurricane preparedness checklist to make sure you're ready.

- Build an emergency first aid kit ✓
- Organize or inspect your storm shutters ✓
- Clear low-hanging or dead tree branches ✓
- Test generators ✓
- Stock up on essentials like water and non-perishable foods ✓

For additional information, visit www.floridadisaster.org.

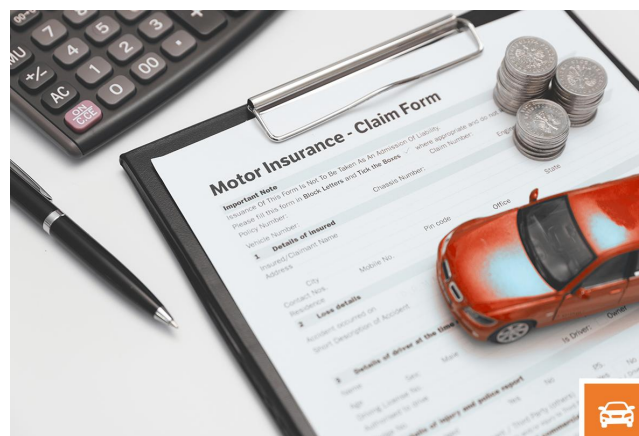
Contact your local agent today to talk about home insurance policy options.

What Affects the Cost of Car Insurance?

The amount you pay for car insurance varies based on several factors. From your driving record to how much you use your car, some factors are in your control, and some are not.

Here's a list of what you can expect will affect your quote:

State requirements – Each state has its own car insurance laws, with different minimums and categories of required coverage. The more coverage you're required to buy, the more expensive your



policy is likely to be.

Age – Young drivers pay more for car insurance. After age 25, a driver's insurance rates start to decrease. On the other end of the spectrum, senior drivers are often charged more after 65.

Car make and model – Some cars are cheaper to insure than others. For example, a vehicle with high safety ratings can get you a bit of a discount. On the other hand, some cars are statistically more likely to be stolen.

Your driving record – The better your record, the lower your premium. If you've had accidents or serious traffic violations, you may be paying more than if you have a clean driving record.

Car usage – The more you're on the road, the more likely it is that you may be in an accident. As a result, car insurance companies charge you more if you have a long daily commute. If you only drive for leisure, you're likely to pay less.

Zip code – Depending on where you work and park your car at night, you might get a small discount or an upcharge. Big cities tend to have higher theft and vandalism rates and busy roads where accidents are commonplace.

While there are even more factors, including marital status or gender, one thing is for sure – **Estrella Insurance has been quoting the LOWEST prices on car insurance for over 40 years.** All you have to do is call 1-800-CAR-INSURANCE.

Home Safe Home



To protect you and your family, it's important to do a thorough safety check of every room in your home on a regular basis. You can prevent unintentional accidents, injuries, and non-traumatic emergencies and your family will be healthier and safer when you practice a little prevention.

Check out this [home safety checklist](#) to learn more about how to keep your home safe.

Need Health Insurance? We Can Help!

If you're in the market for quality health insurance at an affordable price, Estrella is here for you. Now that the enrollment period has been extended to August 15 due to the COVID-19 pandemic, you don't have to wait to find coverage that meets your needs.

Speak with a local agent today to find out how you could enroll or switch to a plan with upgraded benefits and reduced premiums.

www.estrellainsurance.com/locations



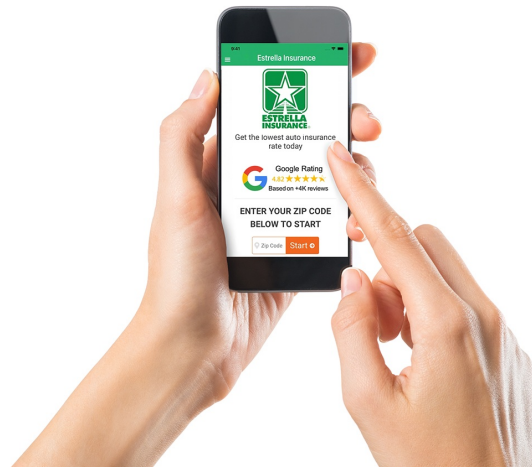
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Need Help From an Agent?

Estrella Insurance agents are standing by to answer your questions or help you find the lowest quote for your insurance needs. When browsing online, click the button "Connect Now!" in the Estrella Insurance Support section to start a live video chat with one of our agents.

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