



Insider.



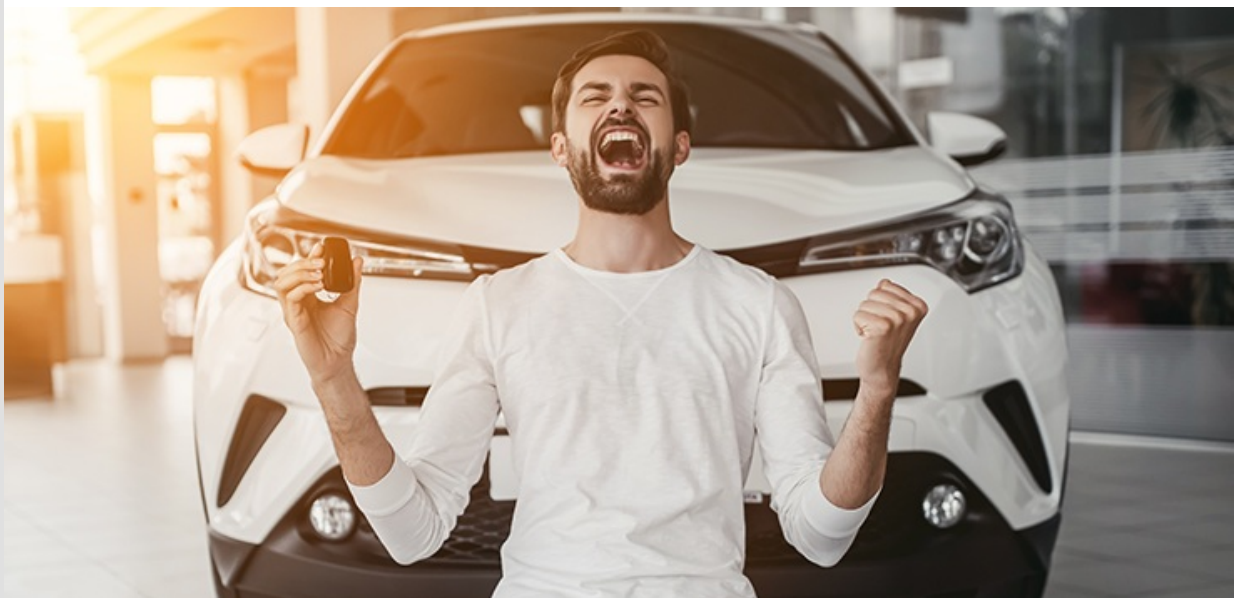
Auto • Commercial • Home • Boat • Motorcycle • Health



Obamacare Open Enrollment November 1, 2021 – January 15, 2022

The Centers for Medicare & Medicaid Services (CMS) announced that beginning this year, consumers will have an extra 30 days to review and choose health plans through Open Enrollment. For more information, [click here](#).

We are working with the best insurance carriers to find the most convenient medical plan for you, adjusted to your specific needs.



Buying a New Car? Read This First!

If you buy a new or used car, you'll still be covered by your current auto policy, without having to notify your insurance company the same day. To take possession of the car, all you need is "proof of insurance", such as a policy notice, bill, or your insurance card. Unfortunately, some dealerships hope you don't know this vital information. They try to run a scam, forcing you to buy insurance from their "preferred agent".

If you run into this scam, refer to your **Declaration Page/Policy Jacket** or **consult with your Estrella Insurance Licensed Agent**. We're always here to ensure you pay the lowest price and get the consumer protections you need.



A professional career in the insurance industry is calling! Join our team and work with one of the most trusted and well-known insurance providers. Expand your talents and discover the benefits of providing customers with a variety of essential insurance products.

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now!**

Baby Safety Month: A Parents' Guide to Car Seats

September is **Baby Safety Month**. Every year, thousands of children are injured or killed in car accidents. We thought it would be a good idea to review basic car seat guidelines. The proper use of a car seat can save your child's life. However, it's not always easy to know what kind of device to use and for how long.

Types of car seats and age of use:

Rear-facing-only/Rear-facing convertible Infants & Toddlers

Babies and toddlers should ride in rear-facing car seats until they reach the weight/height limits suggested by the manufacturer. For most children, this can be 2 years or more.

Forward-facing convertible/Forward-facing with

harness

Toddlers & Preschoolers

Children who've outgrown rear-facing weight/height limits should use a forward-facing seat up to its weight/height restrictions. Some seats are built to handle up to 65 pounds or more.



Booster seat

School-Aged Children

Children whose weight/height exceeds forward-facing limits should use a belt-positioning booster seat until they're 4'9" and/or 8-12 years old. Children under 13 should ride in the back seat.

Seat belts

Older children can use a regular seat belt when they're big enough for it to fit properly. They should always use a lap and shoulder belt. Children under 13 should ride in the back seat.

Click [here](#) for more car seat safety guidelines.

The Connection Between Your Homeowners' Policy and Electric Vehicles



Electric vehicles (EVs) are becoming more popular as we seek to protect the environment and lower greenhouse gas emissions. While it's convenient to recharge an EV at home, be sure to check your homeowners' policy since some don't cover everything involved. Pay particular attention to the risks of charging an EV at home. For instance, if not properly installed and used, the battery packs can overheat, leading to a fire.

Click [here](#) to learn more about EV safety and your home.

Florida Residents: Citizens Insurance Raises Rates

Citizens Insurance recently received permission to raise its homeowners' premiums. All policies renewed after August 1 can expect to see an average increase of 5.2%. Policies renewing after February 1, 2022 will see another average increase of 7.6%. According to Chairman Carlos Beruff, the move is part of an effort to return Citizens to its role as a residual insurance company.

Click [here](#) to learn about the Citizens increase.



Celebrating Hispanic Heritage Month



September is **Hispanic Heritage Month**. As one of the leading providers of insurance solutions for Hispanics, we take pride in understanding the culture and spirit of people from every corner of Latin America. Our offices provide bilingual services for our Spanish-speaking customers, as well as ensure you always pay the lowest price possible for insurance.

Need Agent Support? Connect now!

Need help from an agent? Estrella Insurance Licensed Agents are standing by to answer your questions or help you find the lowest quote for your insurance needs. Click the link below to start a live video chat with one of our agents.



NEW ESTRELLA AGENCIES

Antonio & Aniet Bigorra
10775 NW 58th St.
Doral, FL 33178
786-432-6355

Niurys Valdes
2959 NW 79th St.
Miami, FL 33147
305-779-2409

Jarenys Fiallo
9929 Miramar Parkway
Miramar, FL 33025
954-613-4124

Maite Gonzalez & Jennifer Quesada
298 S. University Dr.
Plantation, FL 33324
954-271-3239

Natalia Pena
894 Saxon Blvd., Suite 3
Orange City, FL 32763
407-379-2598

Rey & Jorge Martinez
10412 N. Florida Ave.
Tampa, FL 33612
813-212-5440

Jose & Roxana Becerra
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