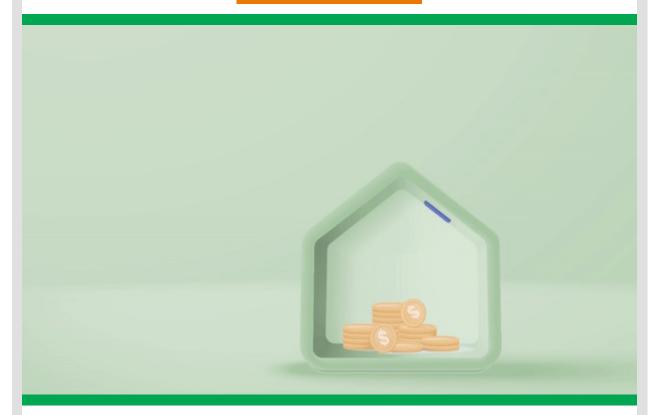


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The price you pay for your home insurance can vary by hundreds of dollars. Every penny counts in today's housing market, but you still want to make sure you're getting the coverage you need. Luckily, Estrella is here for you! We can help you with creative approaches to saving. Additionally, our unique system compares quotes from various reputable carriers.

These 3 things could lower your premium.

- Secure your home: A smoke detector, burglar alarm, or deadbolt lock on your home can earn you
 a discount. You could save even more if you have an indoor sprinkler system or a monitored fire
 and burglar alarm.
- 2. Disaster protection: You may be able to save premiums by adding storm shutters, reinforcing your roof, or buying more substantial roofing materials.
- 3. Ask about lesser-known discounts: Being a new homeowner, enrolling in paperless billing, using auto-pay, or working in a specific career could add more savings.

But make sure if you do qualify for discounts, keep them in place for the life of your policy. If not, the insurance may not cover a claim.

To learn more about what homeowners insurance may not cover, check out this article featuring a quote from our own director of operations, Richard Estrella.



Most of us rely on our vehicles on a daily basis to get us where we need to be—time to consider some interesting facts related to the upkeep of your car.

- Nearly 900 million oil changes are done each year. It is recommended to change your oil every 3,000-5,000 miles. Regular oil changes will protect the life of your car.
- A dead or dying battery is one of the most common car repairs. On average, you should replace
 your car battery every five to seven years. But signs like the car is slow to start or a flashing check
 engine light can indicate your battery might be failing sooner.
- The average car owner spends \$400 or more on car maintenance every year. Yet another reason why having your car insurance policy with Estrella can help you save for other necessary expenses.

There are many things to consider when shopping around for car insurance. How much coverage do you need? What can you afford? Which company should you choose? We make it really easy to answer these questions mainly because our Licensed Agents can compare quotes from hundreds of insurers in just minutes.

But sometimes, you may have more specific questions regarding finding the right policy for you. We can help with that too. Here are questions you may want to know the answers to.

Q: Who else can drive my car under my insurance policy?

A: If you are the primary driver of your vehicle, it is your responsibility to disclose any licensed people with regular access to your car. If someone is only taking your car for a short period of time, they may not need to be added as an operator. But remember, if you lend your vehicle, they are driving around with your insurance, and their actions can affect your policy if something happens.



Q: Do I need insurance if I have a learner's permit?

A: While some cities have slightly different laws, the short answer is yes, but not necessarily your own. Drivers who are learning the rules of the road can join their parents' policy. But drivers who can't or don't want to join their parents' policy still have options.

Q: What amount should my car insurance deductible be?

A: Your deductible is the portion of the claim you pay. For example, if you have an accident that causes

\$2,000 in damage to your car and a \$500 deductible, you will pay the first \$500, and your insurance company will pay the remaining \$1,500. We provide various options for deductibles based on your needs. While paying a smaller amount in your deductible might be tempting, you may pay more for insurance premiums. Our job is to find you a happy medium.

Contact your local Estrella if you have more questions regarding finding the right policy at the LOWEST price!



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Estrella Insurance can help set you on that path. We have over 40 years of operating experience and more than 175 locations. We are dedicated to working with our agency owners as business partners by providing all the tools and support needed for success.

Watch the following video for a valuable and in-depth review from our Director of Franchise Development, Felipe Martinez.

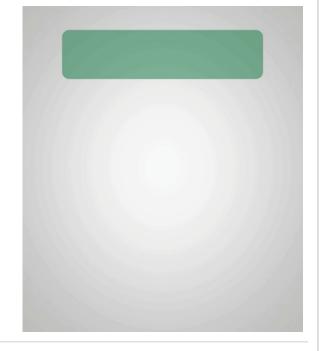


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