



Insider.



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Boating is one of the favorite pastimes in Florida and many other states, especially during the summer. However, accidents can happen, resulting in property damage, serious injuries, and even deaths. According to the Florida Fish and Wildlife Conservation Commission (FWC), there were 836 accidents and 79 fatalities in Florida in 2020 alone. Boating safety is essential in order to protect the lives of everyone on your vessel, as well as other boaters around you.

Here are some safety tips to keep in mind this summer:

1. Take a boating course
2. Get a free boat safety check
3. Check the weather report before departing
4. Follow a pre-departure checklist
5. Follow the Nautical Rules of the Road
6. Operate at a safe speed
7. Watch out for hazards/boats/swimmers
8. Make sure everyone has a life jacket
9. Children under 16 should wear a life jacket
10. Avoid alcohol & drugs (especially when driving)
11. Designate an assistant or lookout
12. Let someone know your float plans (a family member, friend, or the marina)

The **Monica Burguera Foundation** is holding a free boating safety class in English and Spanish once a month. For more information, please click [here](#).

Also, share a day of fun, food, fishing, prizes and information in the **12th Annual Fishing for Safety Event**, taking place on Saturday, August 27, 2022. More information [here](#).



Florida has already received a lot of rain this summer. Once the ground gets saturated, streets easily get flooded. If you try to drive through standing water, it can damage your car. Not to mention what can happen during a tropical storm or hurricane. So, what should you do if your car does get flooded?

Here's a checklist to help:

1. Don't start the engine
2. Disconnect the battery
3. Roll down the windows (if you can)
4. Look for a high-water mark (to check level of damage)
5. If the water mark is high, don't start it & have your car towed
6. Change the oil, oil filter & air filter
7. Check the fuel & electrical systems
8. Check fluid levels for brakes, clutch, power steering & coolant



As the 2022 hurricane season continues, we cannot stress enough how critical it is to prepare before the next storm is announced. Make sure your home and family are protected. Now is the time to review your homeowner's insurance policy to better understand your coverage.

The following tips could help you prepare:

1. Do you have FLOOD INSURANCE? Standard homeowner's insurance policies do not cover flood damage. If you live in a flood-prone area, contact your Estrella Insurance agent and ask about flood insurance.

2. Are you COVERED? The value of your home and possessions may have increased during the past several years. We can help you review your insurance policy and check your coverage limits.

3. Don't wait until the last minute! Property insurance companies do not accept new applications or requests to increase coverage once a hurricane is on its path. Verifying your coverage before a storm is looming is your best bet for finding a policy that meets your needs. Additionally, some flood insurance policies take up to 30 days to go into effect, so the earlier you act, the better!

For more information about reviewing your insurance policy, contact your local Estrella Insurance agent.

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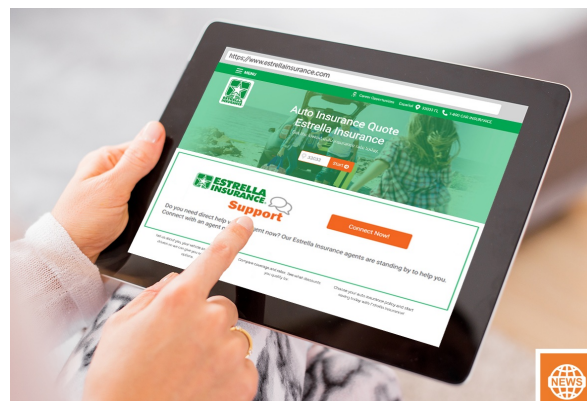


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