



INSIDER



Clic para español

Food truck, delivery service, AC repair, whatever it may be.....if your business relies on vehicles, it's important that you get the proper insurance coverage.

Here are some things you should know about commercial vehicle insurance in Florida:

- Any vehicle can be a commercial vehicle. It's true that trucks are usually what people think of when they hear "commercial vehicle," but other kinds of vehicles can be covered too, as long as they are used for business purposes.
- Commercial vehicle insurance can cover owned, leased, rented, or hired vehicles.
- Depending on your policy, you can insure work equipment, passengers, and employees inside the vehicle, or even damages caused in an accident to protect your business from lawsuits.
- Personal vehicle insurance does not cover any damage caused in a business capacity. If you use your personal vehicle for business purposes, without getting a commercial vehicle policy, your insurance company will most likely not cover any loss of work equipment, physical damage, injuries, and other claims. Some insurance companies may even refuse to insure you if they know you are using your personal vehicle for business.
- The cost of commercial auto premiums and of owning the vehicle is tax deductible.

Call or click [here](#) to make sure you have the commercial vehicle insurance coverage you need for your business.



CAR INSURANCE REQUIREMENTS IN FLORIDA

Every state has its own car insurance laws and minimum coverage requirements. Personal vehicles in the State of Florida are required to have a minimum coverage of:

- \$10,000 of Personal Injury Protection (PIP)
- And \$10,000 of property damage liability

If you're on a tight budget, the minimum coverage may be enough. But accidents can be very expensive, and if damages and injuries add up to more than \$10,000, you could be held liable for those additional costs.

There are plenty of options for policies with higher liability limits, and Estrella Insurance can help you compare hundreds of policies to get you the best coverage and premium for your budget.

Visit estrellainsurance.com to find an agent near you!

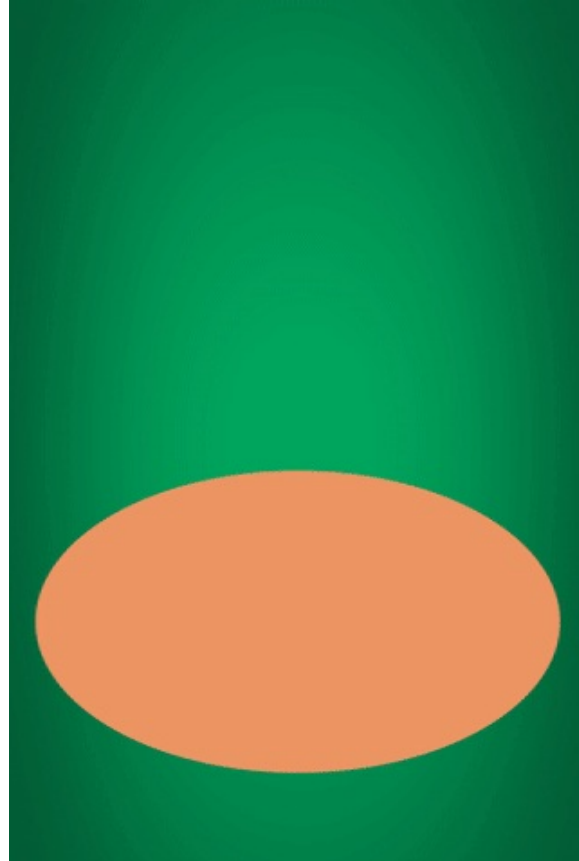
With today's gas prices and economy, it's important to look for ways to save money where you can.

Here are four tips that could help you lower your car insurance premium:

1. Reduce your mileage - Carpooling, riding your bike, or walking can not only save you money on fuel, but also on your car insurance.
2. Get a car that is easy to insure - Insurers offer better rates to cars that are less expensive, considered less risky, and have low theft rates.
3. Improve your credit - Individuals with little or no credit could end up paying more than two times as much on car insurance compared to those who have good credit.
4. Call Estrella Insurance - You could be missing out on some major savings if you are not checking

car insurance quotes every 6 - 12 months. We compare hundreds of policies and companies to find you the best policy and rate!

[Click here](#) to get your free quote today!



Boat insurance isn't required in the State of Florida unless you used a loan to buy your boat. Regardless, it's always a good idea to have insurance for your boat in case of an accident or damage.

Depending on your policy and coverage, here are some things your boat insurance can cover:

- Damage caused by a collision, no matter who is at fault
- Property damage to other boats or watercraft
- Bodily harm to yourself or the other party
- Towing of your boat or watercraft
- Damage in the water (in transit or in storage)
- Stolen or damaged equipment on your boat

Let's make sure your boat is insured, so you're protected. Visit estrellainsurance.com for a free boat insurance quote.

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