



INSIDER



Clic para español



Open enrollment starts Tuesday, November 1, 2022. And this is the perfect time to reevaluate your health insurance options, especially if you don't have employer-sponsored health care coverage.

What does open enrollment mean?

- *Nothing* - If you do nothing, your plan doesn't change.
- *Changing needs, changing plans* - If your medical needs or income have changed, this could be your chance to explore plans that better suit your needs and budget, or you can make changes to your existing plan.
- *New year, new benefits and plans* - Plans and benefits offered are different year-to-year. And Estrella Insurance can help you compare health insurance plans to find the coverage and price that works best for you.

Choose the best health insurance plan at the best price with Estrella Insurance! [Click here](#) to book a consultation with an agent near you.



Unlike vampires, we get around in cars, trucks, and other vehicles. And October is a time of the year to be extra careful on the road, especially on Halloween.

Here are some tips to stay safe on the road this Halloween:

- Don't drive distracted. Your cellphone alerts, calls, texts, and messages can wait. It's important to keep your eyes on the road.
- Don't drink and drive.
- Drive slowly, especially in residential areas and even if you don't see trick-or-treaters.
- Make sure children's costumes don't interfere with car seat harnesses or safety belts.
- If you stop your car on the road or roadside, use your hazard lights.

Drive safe, make sure you have adequate [car insurance coverage](#), and have a Happy Halloween!

The state of Florida does not require you to present proof of insurance when you register your motorcycle at the Department of Motor Vehicles. However, it does require you to provide proof of financial responsibility, and that can get very expensive and complicated. This is why it's important to have motorcycle insurance coverage. Here are five factors that affect motorcycle insurance rates:

1. *Coverage levels* - The more coverage you get, the higher your premium.
2. *Value of your bike* - A more expensive bike will have a higher premium.
3. *Your age* - Premiums are higher for drivers under 20 years of age.
4. *Past claims* - If you have a history of motorcycle insurance claims, your premium will be higher.
5. *Your driving history* - Accidents, tickets, and other road incidents can also affect your premium.



Estrella Insurance can help you find the best motorcycle insurance coverage and premium for you. [Click here](#) to learn more.



Halloween is a time when crimes such as vandalism and theft rise. If your insurance policy doesn't cover this kind of property damage or loss, it could end up costing you a lot.

So, here are some things you can do to help protect your home from theft and vandalism:

- Have motion-sensor lights outside your home. A well-lit home makes it easier for neighbors to spot intruders, and can even deter the intruders from approaching your home.
- Install deadbolt locks on your doors and reinforce window locks.
- Get a security system with video cameras. If you do have an intruder, the chances of them getting caught will be a lot higher.
- Keep valuables and important documents out of sight and (if possible) in a safe.
- Don't share your outings or travel plans on social media or in a public space.
- Close your window shades. If they can't see your valuables, they won't want to break in.
- Don't leave a spare key outside your home. Professional burglars know where people usually hide their keys, so your hide-a-key can make it easier for them to gain entry into your home.

Policies and coverage vary and may have certain exclusions. It's best to have an Estrella Insurance agent review your policy to see if your coverage works for you.

If you would like a new policy with more coverage or a better rate, we compare hundreds of policies and companies to get you the best coverage and bang for your buck. [Click here](#) to learn more!

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