



INSIDER



Clic para español



The holidays are upon us, and we have some amazing tips to make this a safer time of the year for you and your family.

The 2023 ACA Marketplace Enrollment Period Started November 1

With all of the festivities coming up, it's easy to forget that the ACA Marketplace enrollment period has started. We make it easy to enroll.

What happens if you don't sign up for a health insurance plan by the deadline?

You could miss out on being insured for an entire year.

If you aren't insured and have to see a doctor or be hospitalized with a medical emergency, you could go thousands of dollars into debt. Having a health insurance plan could save you tons of money and stress.

What if you don't reevaluate your current health insurance plan?

You could be missing out on serious savings or better benefits from newer plans.

New plans are available every year, and they each have their perks. For example, there are new plans that offer reduced-rate or no-cost healthcare plans based on your income. If you don't take the time to look into your current plan, and how it compares to new ones, you could be missing out.

How do you sign up or compare plans?

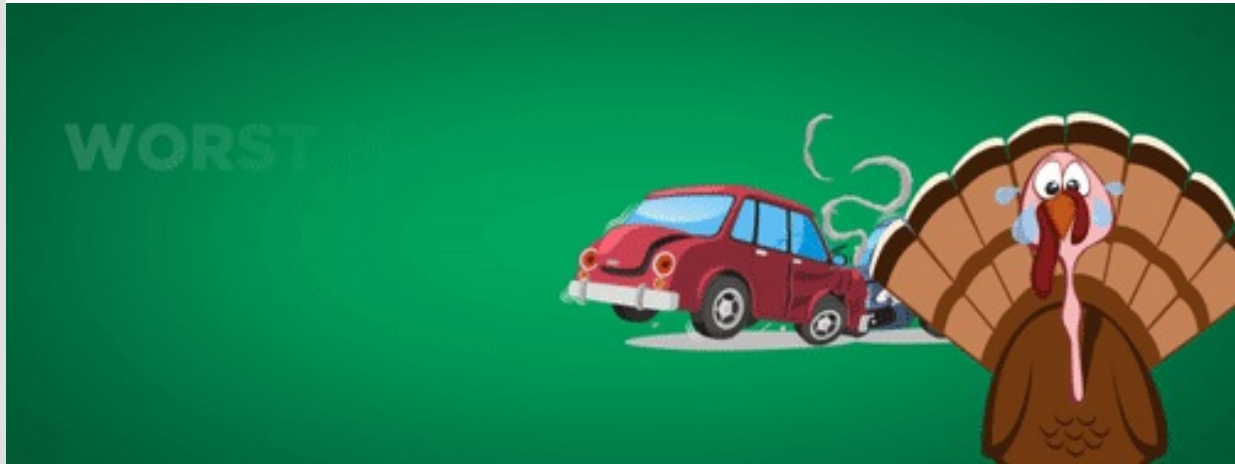
Estrella Insurance to the rescue!

We will compare all ACA plan options to get you the maximum subsidies to protect your health for \$0 or less than what you pay now. Guaranteed!

We Make It Easy to Enroll!

The best part is that there are 3 ways you can take advantage of the 2023 ACA Marketplace open enrollment period:

1. Online: We make it easy to sign up and compare plans from the comfort of your home. [Click here](#) to get started!
2. Visit us: Book an appointment with an Estrella Insurance Agent by [clicking here!](#)



The worst months for traffic accidents are the holidays.

In Florida, the day before Thanksgiving through the following Monday, is considered one of the most dangerous times to be on the road, but the incidence of roadway fatalities reaches its peak on and around Christmas. This means that driving safely during the holiday season is even more important than any other time throughout the year.

Here are some road safety tips to keep you safe this holiday season:

- Do not drive under the influence of substances. Keep away from alcohol and other substances that can impair your vision or judgment, use a taxi or ridesharing service, or assign a designated safe driver.
- Avoid distracted driving. Calls, texts, and other distracted behaviors can wait.
- Don't rush. It's better to arrive at your destination late than not to arrive at all.
- Get lots of rest before hitting the road. Sleepiness and fatigue can impair driving the same as or worse than consuming mind-altering substances.
- Try to avoid driving during peak holiday travel hours. Thanksgiving Eve, Thanksgiving Day, the Sunday after Thanksgiving, Christmas Eve, the day after Christmas, and New Year's Eve are all peak holiday travel times to avoid being on the road.

It's always a good time to check your car insurance policy to make sure your rates and coverage are best for you. Contact an Estrella Insurance Agent to go over your policy and present you with lower rates. Guaranteed!

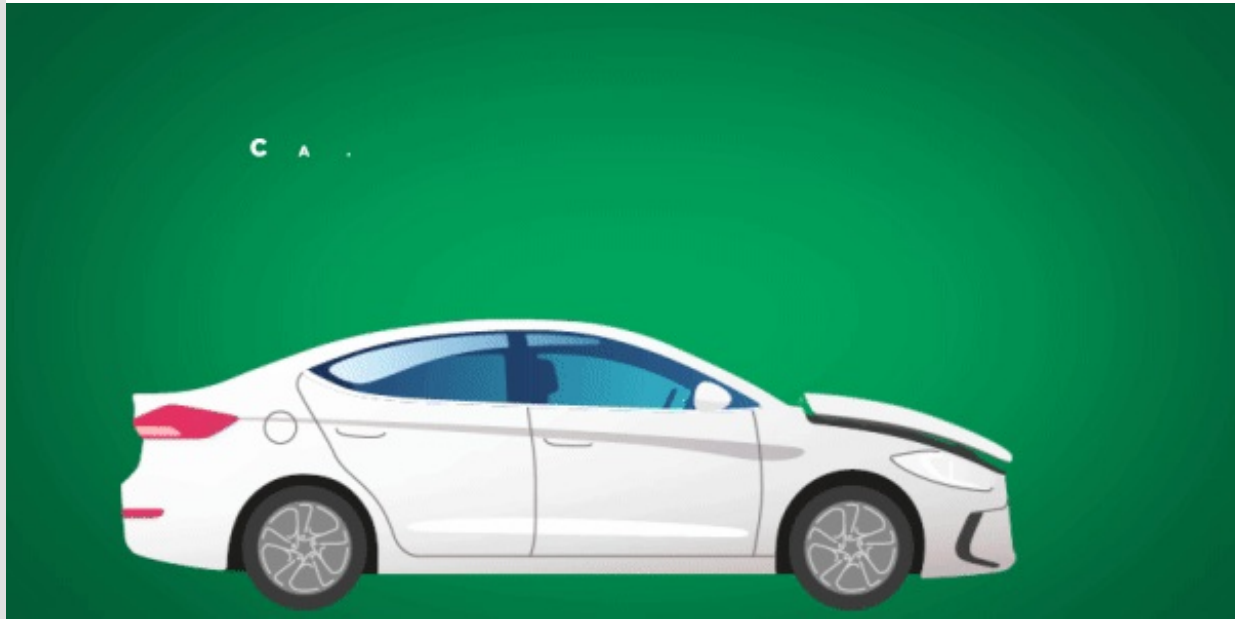


As people prepare to do more traveling this holiday season, it's a good idea to prepare certain things before hitting the road.

Follow these holiday road trip preparation tips for a smoother experience:

1. Check the weather report, and plan accordingly.
2. Put your destination on your GPS well before you plan to leave for your trip.
3. Keep an emergency kit in the car (i.e., snacks, drinks, an extra cellphone charger, medications, a first aid kit, jumper cables, a flashlight, etc.).
4. Secure your home (i.e., make sure your security system is fully operational, all window coverings are shut, and all windows and doors are locked).
5. Do research on where you are going and staying.
6. Review your vehicle and homeowners insurance policies (i.e., some plans include perks like roadside assistance, and some homeowners insurance policies don't cover everything).

Estrella Insurance can help you find the best vehicle and homeowners insurance policies for your budget and needs. [Contact us](#) today!



A car is a huge investment. And if you regularly do small things to keep it in good shape, it can add up big savings!

Here are some car maintenance tips to help you prolong the life of your car:

- Check the oil. The oil in your car helps keep all of the engine parts lubricated, so your car runs smoothly. Keep an eye on the color and level of oil, and take it to be changed every 3,000 to 7,000 miles (the longevity of the oil depends on the make, model, age, and condition of your vehicle).
- Keep the windshield washer fluid reservoir filled. Muck and dirt can actually affect the integrity of your windshield (especially in colder climates), so make sure you keep your windshield clean by keeping your reservoir stocked with the appropriate windshield washer fluid.
- Do regular tire pressure checks. If your car is new, then it probably alerts you if your tire pressure is low. Older cars don't have these. Either way, it's a good idea to have a tire pressure gauge. Check on the pressure every month for a few months. If the pressure remains steady, check them quarterly.
- Keep an eye on your radiator fluid. The radiator contains coolant that keeps the car from overheating. You can find the radiator fluid reservoir under the hood. It's translucent and marked with "min" and "max" lines. Also, it's normally filled with green fluid. Always check the level when the car is cold and has not been running. The level of coolant should be between the "min" and "max" lines. If it's low, get antifreeze and refill it through the reservoir, not the radiator cap. If the level keeps getting lower, take it in for service.
- Check the brake fluid. Much like the radiator fluid, the brake fluid usually lasts a long time and is held in a translucent reservoir under the hood. If it looks low, refill it. Then check on it every week. If the level goes down, take it in for service, and drive slowly, as losing brake fluid can be very dangerous.
- Do a tire tread check. If you haven't replaced your tires in a while, do a tread check. Here's how: take a penny, insert it upside down into the treads, and if you see all of Lincoln's head, then you need to change your tires. Worn tires can make driving on wet or slick roads quite dangerous, so get them changed as soon as possible. Also, take them in for a rotation at around 5,000 miles.

If your car breaks down or gets a flat tire, it's possible that you have roadside assistance available through your insurance. Not sure if your policy includes roadside assistance? Or would you like to add it to your policy? Estrella Insurance can help! [Call us today](#) for a policy review or update!

Be Part of Multi-Billion Dollar Industry

Franchising Opportunities Available

Ready to be your own boss and find success in the insurance industry? 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.

<https://www.youtube.com/watch?v=3QXgZdRHT3A>



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