



INSIDER



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Summer is a great time to take your boat out to have some fun in the sun. But before you take your boat out for a spin, it's a good idea to know what your boat insurance covers and if you even need to insure your vessel in the first place.

Boat Insurance for Beginners

There are several factors that affect the type of insurance and the rate you pay for your boat insurance. Insurance companies typically take the following into account when determining your coverage rate and scope:

- Size
- Value
- Type

Small crafts like canoes, powerboats (with less than 25 mph horsepower), and sailboats are usually covered by standard homeowners or renters insurance policies. However, liability coverage for accidents where you are at fault is usually not included but can be added as an endorsement to your homeowners insurance policy. What is usually covered is the trailer, boat, and motor (if your vessel has one) in cases of accidents, theft, and property damage.

Larger and faster boats, such as yachts and personal watercraft (like jet skis), require their own separate insurance policy.

If you own property in addition to your boat, you may want to look into umbrella liability policies with your Estrella Insurance Agent, as this type of coverage could provide additional protection for your boat, car, and home under one policy.

This is a very brief overview of what boat insurance policies cover, but there are other types of policies with different coverage options available. We recommend you speak with an experienced insurance

agent, such as those at Estrella Insurance, to help you determine which boat insurance works best for your needs and budget.

Boat Safety

Thousands of people experience recreational boating accidents each year. The injuries and damages can be very costly and devastating, and having insurance can help reduce some of the financial burdens associated with an accident.

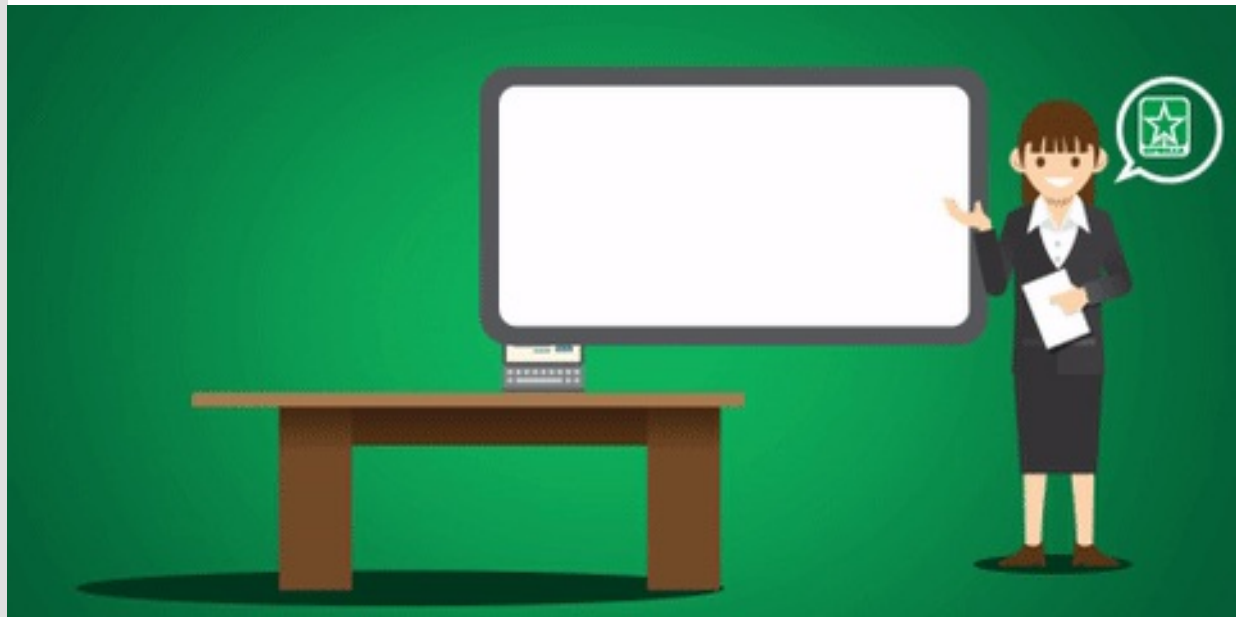
Following boating best practices is the best way to stay safe when taking your boat out. Here are some tips to stay safe while boating:

1. Make sure your boat is equipped with the necessary navigation lights, horn, bell, and/or whistle.
2. Have enough lifejackets readily available for all passengers onboard.
3. Keep emergency safety devices, such as paddles, oars, fresh water, a first aid kit, a tool kit with spare parts, flares, a flashlight, and a radio, easily accessible and in good condition.
4. Have enough fire extinguishers onboard for the size of your vessel, and make sure they are in good condition and ready for use.
5. Check weather conditions before you set sail.
6. Notify someone of where you are going and when you will be back.
7. Check fuel, engine, electrical, exhaust, and steering systems for leaks or other issues before taking your boat out.
8. Distribute the weight on the boat evenly and avoid overloading it.
9. Obey and be familiar with marine traffic laws.
10. Learn distress signals and other boating signals.
11. Maintain a lookout for other watercraft, floating debris, and swimmers, particularly in shallow waters.
12. Never operate a boat while under the influence of substances.

Do You Need Boat Insurance?

In some states (like Florida), boat insurance isn't always required by law. But it is best to check laws in your state, and the general recommendation is that you get boat insurance in case of an accident.

There is a wide range of policies, coverages, discounts, and rates available, and an Estrella Insurance Agent can help you decide which policy is best for you. [Click here](#) to get a FREE boat insurance quote in under two minutes!



Depending on the situation, insurance may be required by law in your state. Since you will probably have to purchase some type of insurance at some point in your life, it is best to know what it is and how it works. Being knowledgeable about insurance can help protect your assets, property, and lifestyle while also saving you money.

Let's learn more about insurance.

What Is Insurance?

The basic concept of insurance is that if you have something to lose and you can't afford to replace it yourself, you pay for insurance. By paying an insurance company monthly, you're paying for the peace of mind that comes with knowing that if that thing is destroyed or lost, it will be replaced, and life will return to how it was before the loss.

Types of Insurance

There are many types of insurance you can buy. Some of them are:

- Auto
- Motorcycle
- Home
- Boat
- RV

- Pet
- Health

Personal insurance refers to policies that do not cover businesses or assets associated with a business.

Commercial insurance refers to policies that cover anything associated with a business.

How Does Insurance Work?

When you buy insurance, you have to choose a “policy.” A policy sets out the rules by which the insurance will (or won’t) pay for an item should you suffer the loss or destruction of that item. Or it sets out the rules by which the insurance will cover you or your property from certain risks.

The monthly payments you make to cover the cost of your policy are called “premiums.”

As you know, you pay a premium for you and your assets to be covered from certain risks. But, just like you, many other people are also paying their premiums to the insurance company. The idea behind insurance is that spreading the risk of loss among many individuals makes the risk lower overall. Chances are that not all individuals will suffer a loss at the same time, so when a policyholder suffers a loss, the insurance company can use everyone’s pooled premiums to pay for that person’s loss and still have money left over for others in case they suffer losses at a later time.

In cases where a third party, such as a bank, has an interest in your property (e.g., a home or boat), insurance is typically required for the third party to approve the loan. It is important to note that not all insurance policies cover all types of damage. Some coverage options may come at an additional cost. Furthermore, certain types of insurance, like auto insurance, may have minimum requirements mandated by law.

Get the Coverage and Price You Need on Your Insurance

Getting the insurance policy and price you need can be complicated. The best way to get the coverage and premium you need on your insurance policy is to shop around. At Estrella Insurance, we compare hundreds of policies to help you find the best price and coverage for your budget and needs. An Estrella Insurance Agent will sit with you to review the terms of your policy so that you fully understand your coverage.

Get a FREE insurance quote in just two minutes at estrellainsurance.com!



Pet insurance is still a relatively young industry, but it is gaining in popularity. With the cost of pet ownership increasing, many families are finding that investing in insurance for their pets absorbs some of the veterinary costs.

But what is pet insurance? And how does it work? Keep reading for the answers.

What Is Pet Insurance?

Pet insurance is when a pet owner pays an insurance company to cover some of the cost of veterinary bills associated with pet ownership. It is essentially a health plan for pets. Most insurance companies will only insure cats and dogs, but a few offer plans for reptiles, birds, horses, and other exotic pets.

When an owner takes their pet to the vet, they pay the bill out-of-pocket, then they file a claim with their pet insurance company, and the insurance reimburses the owner.

Insurance companies typically offer three types of pet insurance:

1. Accident-only: the plan reimburses for eligible veterinary bills related to accidents (for example, swallowing a foreign object or a broken bone).
2. Accident and illness: this type of plan provides broader protection at a relatively higher premium; examples of illnesses include allergies, infections, cancer, diabetes, and arthritis.

3. Routine wellness or preventative care: some insurance companies offer it as an add-on or separate insurance policy; usually provides coverage for immunizations, spay/neuter, flea treatments, and more.

How Does Pet Insurance Work?

Although most pet insurances work on a reimbursement basis, there are policies that work directly with veterinarians to pay them directly, so you're only responsible for paying for ineligible services.

Choosing the best pet insurance can be complicated, as several factors can affect the cost and coverage. We recommend you get help from a knowledgeable agent, such as those at Estrella Insurance. They will compare policies to find you the best coverage at the lowest price.

[Click here](#) to get a FREE pet insurance quote in under two minutes!



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