



INSIDER



Clic para español



Open Enrollment is a period of time in which you can enroll for a Marketplace Healthcare Plan. It starts November 1 and ends on January 15. However, it is possible to enroll for health insurance before Open Enrollment if you meet specific criteria.

Can You Get Coverage Before Open Enrollment?

In order to get or change health coverage before Open Enrollment starts, you have to qualify for a Special Enrollment Period. There are two main reasons you may qualify:

1. Life change

Events that cause changes to your life - for example, getting married, moving, having a baby, or adopting a child.

2. Recent loss of Medicaid or Children's Health Insurance Program (CHIP) coverage

If you lost or will lose Medicaid or CHIP coverage because your household income is too high or other changes that make you ineligible, you could qualify for a Special Enrollment Period.

If you are found eligible for a Special Enrollment Period, you can apply for a Marketplace health insurance plan anytime. And Estrella Insurance can help you find the best plan for your needs and budget.

Get a FREE health insurance plan quote in under two minutes at [atestellainsurance.com](https://www.atestellainsurance.com)!

GET A QUOTE NOW



Insurance prices are on the rise. But why is insurance so expensive these days? Keep reading because we're presenting the main reasons why below.

1. Inflation.

The cost of everything - including medical care, property damage, and vehicle repairs - is rising, which means insurance companies have to pay more money, and this increases expenses for all policyholders.

2. Climate change and natural disasters.

Hurricanes, floods, wildfires, etc. all lead to a surge in claims, which increases premiums for everyone.

3. Cost of repairs.

Vehicle repair prices have tripled in some cases. A bumper that would normally cost \$2,000 to repair now has sensors and chipboards making it more expensive to replace. That same bumper now costs over \$5,000 to replace!

4. Market competition.

As insurances try to stay profitable, they adjust rates based on industry trends, market conditions, and their own risk assessments.

The prices of insurance policies can be more or less expensive depending on the state, company, coverage, and policy. Getting the help of a professional insurance agent can help mitigate some of the cost of insurance for you or your business.

What can you do to prevent overpaying for insurance?

Estrella Insurance helps you compare hundreds of insurance policies in minutes to get you the coverage you need at an affordable rate. Visit estrellainsurance.com to get a FREE insurance quote today!

If your business owns or operates vehicles, then you will need to invest in commercial auto insurance. Being protected by a commercial auto insurance policy could protect your business by providing compensation to occupants of the business's vehicle if they are injured in an accident. Or it could provide compensation for damages caused by an accident.

Let's explore:

- What Is Commercial Auto Insurance?
- What Does It Cover?
- Do You Need Commercial Auto Insurance?
- Where Do You Get It?

What Is Commercial Auto Insurance?

Commercial auto insurance is a policy that protects your business from being held responsible in case there are any injuries or damages as the result of an accident involving a business-owned or employee-operated vehicle.

What Does It Cover?

A personal car insurance policy usually does not cover accidents when the vehicle is used for business purposes. So, it's important to review your personal policy to see if it covers any type of commercial use. And if not, you may be required to get a separate commercial auto policy to cover any injury or damage caused by an accident.

A major difference between commercial and personal auto policies is that commercial policies usually offer higher liability limits than personal auto insurance policies. A higher liability limit on commercial policies means that if you or an employee cause an accident which results in injuries or damages, the insurance company will give more money to those affected compared to a personal auto insurance policy.

Coverage from a commercial auto insurance policy is typically provided for the following:

1. Bodily injury, or damage to someone else's property, accidentally caused by you or an employee, including legal costs if you or your business are sued.
2. Medical expenses and other costs (like lost wages and/or funeral fees) for you, your employees, and the commercial vehicle's passengers, regardless of whom caused the accident.
3. Repair or replacement of your vehicle after an accident, theft, fire, vandalism, collision with animals, or falling objects.
4. Injuries to, or medical bills for, you and your passengers in an accident caused by an uninsured and underinsured driver.

You can also buy additional insurance to cover things like:

- *Gap Insurance* - Covers the difference if you owe more on your loan or lease than the value of your totaled commercial vehicle.
- *Rental Car Reimbursement* - If your auto is rendered inoperable, this additional insurance will cover, or help pay for, the temporary rental of another vehicle while yours is being repaired.
- *New Vehicle Replacement* - This coverage will help pay for comparable replacement of your totaled commercial automobile.
- *Roadside Assistance* - Helps pay for a tow, jumpstart, or other services that can disable your business vehicle, including a flat tire, dead battery, etc.

Do You Need Commercial Auto Insurance?

If you use a vehicle for business purposes and you don't have commercial auto insurance for it, you are putting yourself and/or your business at risk of having to pay for damage, injuries, legal fees, etc. caused by, or to, your business vehicle.

One potential advantage of getting a commercial auto policy is that sometimes the cost can be tax deductible. Consult with your tax professional to see if this is an option for you and your business.

Another advantage of having coverage for your commercial auto is that it could help you pay for repairs or replacement of your business's vehicle for issues like severe weather, accidents, theft, collisions with animals, floods, vandalism, and fires.

You don't get the same level of coverage with a personal vehicle insurance policy.

Where Do You Get It?

Estrella Insurance will compare hundreds of policies to get you the one that fits your business and budget. [Click here to get a FREE commercial auto insurance policy quote in under two minutes!](#)



Any small business would benefit from some combination of business insurance to protect it. There are several factors to consider when choosing the best types of insurance for your small business.

Keep reading to learn about what small business insurance is and which policies would be best for you.

What Is Small Business Insurance

Business insurance helps protect your business from financial loss due to unforeseen events or crises. There is no insurance coverage made to equally suit all businesses, but there are several types that you can mix and match to best fit your business's needs.

Types of Small Business Insurance

Small businesses typically have some combination of the following types of insurance:

- *General Liability* - Most businesses need this type of insurance. It protects your business from lawsuits filed by people outside of your company (like customers) claiming that your business caused damage to their property, harm to their reputation, or bodily injury. Usually, it covers the cost of legal defense and settlement costs, and medical bills.
- *Commercial Property* - Protects your building (including exterior fixtures, such as a fence or outdoor sign) and its contents from damage like fire, lightning, natural disasters, and/or other covered accidents. Typical exclusions for this type of coverage are damage caused by water or flood, but you can add to your policy in order to cover these types of damages.
- *Management Liability* - Usually sold as a package of insurance policies meant to protect a business and its directors, board members, managers, officers, and administrators from lawsuits alleging mismanagement. It protects against risks not covered under a general liability insurance policy.
- *Business Owners* - It's closely related to management liability insurance and is usually a combination of general liability and commercial property insurance. An employment practices liability insurance policy (covering discrimination, harassment, failure to promote, wrongful termination, and other employment-related issues) can also be added to this type of policy.
- *Workers' Compensation* - This form of insurance usually covers the costs associated with an employee being injured while working for your business or as a result of the nature of their work, including claims and legal fees from a lawsuit.
- *Business Interruption* - Also called business income insurance, it protects your business's income in case you are unable to operate due to a covered disaster or other situation. This insurance usually reimburses you for lost rent, income, taxes, and payroll.
- *Product Liability* - If your product is faulty and causes damage or injury to someone, this type of policy can protect your business from absorbing the full cost of product-related lawsuits and claims.
- *Professional Liability* - This coverage is also known as errors and omissions insurance, and it's recommended if you provide a professional or medical service. It protects you in case a client or patient claims that your services caused them financial or physical damage or distress. This is recommended for medical professionals, consultants, and financial advisors. It's a great complement to your general liability policy.
- *Cyber* - Also known as data breach or cyber liability insurance, this form of coverage can protect you from data leaks and/or hacked technology by covering some of the costs associated with the

damage. It can usually be added to a business owner's or general liability policy to cover operational expenses caused to customers whose cybersecurity was compromised.

- *Auto* - If you or your employees use vehicles for business purposes, you will need commercial auto insurance. It usually provides better coverage than personal auto insurance policies, and sometimes the cost of your commercial auto policy can be tax deductible.

To choose the best types of insurance for your small business, you have to consider your business's liabilities, assets, and risks. Depending on your budget, it may be tempting to only have the minimum amount of insurance required by law, but this could put your business at risk.

We recommend you get the help of an experienced commercial insurance agent like those at Estrella Insurance to help you get the insurance your business needs.

Visit estrellainsurance.com to speak to an agent who will compare hundreds of policies to help you craft the insurance package to best protect your small business!



We know that hurricanes pose a threat to life and property. But when discussing weather-related threats, we tend to forget that tropical storms and depressions can also be devastating.

The primary hazards from hurricanes, and tropical depressions and storms, are caused by secondary effects such as flooding from heavy rains, storm surge flooding, destructive winds, tornadoes, and high surf and rip currents.

- A storm surge is characterized by an abnormal rise of water generated by the winds of a storm. Historically, storm surges are the leading cause of hurricane-related deaths in the U.S. Storm surges and large battering waves could cause mass loss of life and devastating destruction in areas along the coast. But storm surges can travel several miles inland, especially along bays, estuaries, and rivers.
- The second leading cause of fatalities from landfalling tropical cyclones is flooding from the accompanying heavy rains. The widespread torrential rains that usually come with these storms can cause flooding hundreds of miles inland. This flooding can persist for several days (or longer) after a storm has dissipated or left the area.
- Winds from a hurricane can destroy buildings and manufactured homes. Signs, roofing material, and other items left outside can become flying missiles during hurricanes.
- It is possible for tornadoes to accompany tropical cyclones that make landfall. Tornadoes tend to occur in rain bands away from the center of the storm.
- High surf and large waves due to a tropical cyclone's strong winds can be a significant hazard to mariners as well as coastal residents. Even when the storm is more than 1,000 miles offshore, these irregular surf and large waves can cause damage to structures along the coastline, significant beach erosion, and deadly rip currents.

Estrella Insurance can help you prepare for a storm by finding you a homeowners policy that's right for

Our Company is Proud to Employ Young Adults With Unique Abilities



You can make a difference in the lives of young adults with unique abilities!

Individuals with intellectual and developmental disabilities are the largest minority group in the U.S. with the highest unemployment rate despite their ability to be valuable assets in any workplace.

Make a positive impact on your business and society by creating an inclusive workplace! Opening your doors to young adults with autism, Down syndrome, cerebral palsy, Fragile X and intellectual disability can change your workplace culture in ways you never imagined.

HERE ARE SOME REASONS TO HIRE:

- Gain a dedicated, hard-working employee
- Receive support & training
- Create an inclusive work environment
- Improve company morale
- Tax and business benefits
- Doing good is good for business

Together we can make an impact in our society by providing opportunities to an untapped workforce that is being left behind.



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