



INSIDER



[Clic para español](#)



Buying a car can be an exciting experience, but it's essential to be aware of potential pitfalls, especially when it comes to auto insurance. Some auto dealerships may employ unethical practices to pressure buyers into purchasing insurance policies they don't need or want. Let's delve into strategies for navigating auto insurance when purchasing a car and sidestepping these tactics, with insights from the experts at Estrella Insurance.

Understanding Your Insurance Coverage

One common misconception when buying a car is the belief that you need to purchase insurance on the spot to drive the vehicle off the lot. In reality, your current auto insurance policy typically extends coverage to newly acquired vehicles for a certain period, usually ranging from 7 to 30 days, depending on your insurer and policy terms. During this grace period, your new car will be covered under the same terms and conditions as your existing policy, provided you have at least liability coverage in place.

Dealing with Unethical Practices

Unfortunately, some auto dealerships may try to exploit buyers' lack of knowledge about insurance coverage to push unnecessary policies or inflate premiums. They may attempt to pressure you into buying insurance from their "referred agent," claiming that it is required for you to drive the car off the lot. However, this is often a deceptive tactic aimed at maximizing their profits at your expense.

Protecting Yourself

To protect yourself from falling victim to these unethical practices, it's essential to educate yourself about your insurance coverage rights when buying a car. Remember that you have the option to decline any insurance offerings from the dealership and use your existing coverage for the new vehicle. Your proof of insurance for your trade-in vehicle or any additional vehicles you own should be sufficient to take possession of the car from the dealer.

Consulting with Your Insurance Agent

If you have any doubts or questions about your insurance coverage when buying a car, don't hesitate to contact your [Estrella Insurance Agent](#) for guidance. They can review your policy documents, such as your Declaration Page or Policy Jacket, to confirm your coverage details and advise you on the best course of action. By consulting with a trusted insurance professional, you can ensure that you're making informed decisions that align with your needs and preferences.

7 TIPS



Spring is a time of renewal, and it's also the perfect time to rejuvenate your finances by saving on insurance. With a little guidance, you can potentially lower your insurance expenses without compromising on the coverage. Let's explore some practical tips and strategies to help you trim your insurance bills this season.

1. Review Your Coverage Regularly

Don't set and forget your insurance policies. Life changes, and so do your insurance needs. Review your coverage annually or whenever significant life events occur, such as getting married, having children, or purchasing a new vehicle or home. By staying proactive and making adjustments as needed, you can ensure that you're getting the most value out of your insurance policies.

2. Shop Around for Competitive Rates

Just like any other purchase, it pays to shop around for insurance. Different insurers offer different rates for the same coverage, so it is important to take the time to compare quotes from multiple providers. Our Estrella Insurance agents sort through hundreds of policies from leading companies to provide a customized quote and policy tailored to meet your needs and budget, all in under two minutes! [Click here](#) to get your FREE quote today.

3. Bundle Your Policies

Consolidating your insurance policies, such as auto and homeowners insurance, with the same provider can often lead to big savings through multi-policy discounts. Bundling your policies not only simplifies your insurance management but also helps lower your overall costs.

4. Take Advantage of Discounts

Many insurers offer various discounts that could help lower your premiums. These discounts may be based on factors such as good driving records, safety features in your home or car, or even membership in certain organizations. Ask your Estrella Insurance agent about available discounts and find out if you qualify for any.

5. Maintain a Good Credit Score

Believe it or not, your credit score can impact your insurance premiums. Insurance companies often use credit-based insurance scores to assess risk and determine rates. By maintaining a good credit score through responsible financial habits, you may qualify for lower insurance premiums.

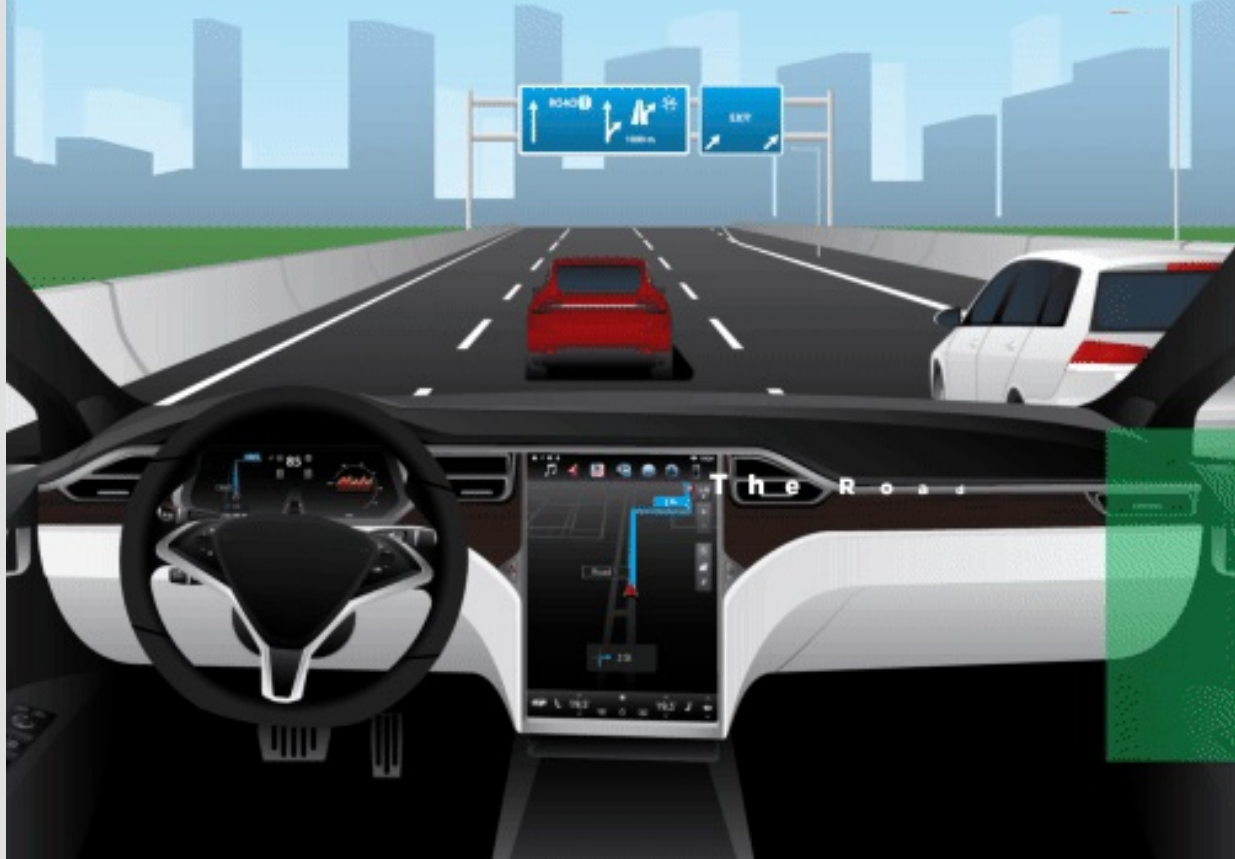
6. Review and Adjust Coverage Limits

Take a closer look at your insurance policies to determine if you're carrying more coverage than you need. For example, if your car's value has depreciated significantly, you may consider reducing your collision coverage. Similarly, if you've paid off your mortgage or downsized your home, you might be able to lower your homeowners insurance coverage.

7. Increase Deductibles Wisely

Opting for higher deductibles can lead to lower premiums, but it's essential to strike the right balance. Make sure you have enough savings set aside to cover the deductible in case of a claim. Consider increasing your deductibles gradually to find the optimal balance between savings and financial security.

Springtime presents an excellent opportunity to reassess your finances and look for ways to save money, including on your insurance costs. By following these tips and working with a trusted insurance provider like [Estrella Insurance](#), you can potentially lower your insurance expenses while still maintaining the coverage you need to protect yourself and your assets.



The landscape of transportation is rapidly evolving, driven by advancements in technology and shifting societal norms. From the rise of electric vehicles to the promise of autonomous driving and the growing prevalence of the gig economy, these trends are reshaping the way we get from point A to point B. However, as modes of transportation evolve, so do considerations surrounding auto insurance coverage and premiums. Keep reading to learn more about the implications of these changing driving trends and get guidance on navigating auto insurance in this evolving landscape, with insights from experts at Estrella Insurance.

Electric Vehicles (EVs) and Auto Insurance

As electric vehicles become increasingly popular, many drivers are making the switch to greener, more sustainable transportation options. While EVs offer numerous benefits, including lower emissions and reduced fuel costs, they also present unique considerations for auto insurance. Insuring an EV may involve specialized coverage for components, such as battery packs and charging infrastructure. Additionally, insurers may offer discounts or incentives for eco-friendly vehicles, making EV ownership more affordable for drivers.

Estrella Insurance experts advise EV owners to review their insurance policies carefully to ensure they have adequate coverage for their vehicle's specific needs. Factors such as battery replacement costs and specialized repairs should be taken into account when determining coverage limits and deductibles.

Autonomous Driving and Insurance Implications

The prospect of autonomous vehicles promises to revolutionize the way we travel, with potential benefits such as improved safety and reduced traffic congestion. However, the transition to autonomous driving technology raises complex questions regarding liability and insurance coverage. In the event of an accident involving an autonomous vehicle, determining fault may be challenging, as responsibility could lie with the vehicle manufacturer, software developers, or other parties involved in the vehicle's operation.

We recommend that drivers stay informed about developments in autonomous driving technology and how they may affect insurance requirements. As self-driving cars become more prevalent on the roads, insurers may need to adapt their policies to address new risks and uncertainties associated with this emerging technology.

The Gig Economy and Insurance Needs

The rise of the gig economy has led to an increase in freelance and part-time work, including ridesharing and delivery services. Many individuals participate in platforms such as Uber, Lyft, or DoorDash to earn extra income using their personal vehicles. However, traditional auto insurance policies may not provide adequate coverage for these activities, leaving drivers exposed to potential gaps in coverage.

It's important to secure appropriate insurance coverage for gig economy work. Drivers participating in ridesharing or delivery services should consider obtaining specialized insurance policies that provide coverage for the commercial use of their vehicles. By doing so, drivers can protect themselves and their passengers in the event of an accident while on the job. An expert and qualified Estrella Insurance agent can assist you in reviewing your policy and adding adequate coverage to protect your vehicle, so you can

be secure while you do your gigs. [Click here](#) to get a FREE quote in under two minutes!

The evolving landscape of transportation presents both opportunities and challenges for auto insurance. As new technologies and driving trends emerge, it's essential for drivers to stay informed and proactive in managing their insurance needs. By working with knowledgeable insurance professionals like those at Estrella Insurance, drivers can navigate these changes with confidence, ensuring they have the coverage they need to stay protected on the road ahead.



Riding a motorcycle can be an exhilarating experience, but it also comes with inherent risks. Ensuring a safe and enjoyable riding experience involves more than just mastering the open road—it requires careful consideration of insurance coverage and adherence to road safety practices. Here are some valuable insights and tips on the importance of having adequate motorcycle insurance coverage and staying safe on the road.

Importance of Adequate Motorcycle Insurance Coverage

Having the right motorcycle insurance coverage is crucial for protecting yourself and your bike in the event of an accident or unforeseen circumstances. Motorcycle insurance typically includes several types of coverage, such as:

- **Liability Coverage:** This covers bodily injury and property damage liability for which you are responsible in an accident.
- **Collision Coverage:** This pays for damages to your motorcycle resulting from a collision with another vehicle or object.
- **Comprehensive Coverage:** This provides coverage for damage to your motorcycle from non-collision incidents, such as theft, vandalism, or natural disasters.
- **Uninsured/Underinsured Motorist Coverage:** This protects you if you're involved in an accident with a driver who doesn't have insurance or doesn't have enough insurance to cover your damages.

Selecting the Right Coverage Limits

When choosing motorcycle insurance coverage, it's essential to select the right limits based on your individual needs and preferences. Consider factors such as the value of your bike, your riding habits, and your budget. While higher coverage limits may offer greater protection, they can also result in higher premiums. [Click here](#) to start working with an Estrella Insurance agent to see which coverage limits are the best for you, without breaking the bank.

Practical Tips for Staying Safe on the Road in a Motorcycle

In addition to having adequate insurance coverage, staying safe on the road is paramount for motorcyclists. Here are some practical tips to help you ride safely:

- **Wear Protective Gear:** Always wear appropriate safety gear, including a helmet, gloves, jacket, pants, and boots, to protect yourself in the event of an accident.
- **Practice Defensive Riding Techniques:** Be vigilant and anticipate potential hazards on the road. Maintain a safe following distance, stay visible to other drivers, and avoid riding in blind spots.
- **Undergo Regular Maintenance Checks:** Keep your motorcycle in top condition by performing regular maintenance checks, including inspecting tires, brakes, lights, and fluids. Proper

maintenance can help prevent mechanical failures and accidents.

At Estrella Insurance, we understand the unique needs of motorcyclists and offer tailored insurance solutions to help riders protect themselves and their bikes. Our motorcycle insurance policies feature affordable rates and customizable coverage options, ensuring that you have the protection you need while enjoying the open road. [Click here](#) to learn more about our motorcycle insurance offerings and how we can help you ride safely and confidently.



While springtime brings renewal and growth, it also brings an increased risk of severe weather events such as thunderstorms, tornadoes, and flooding. With this in mind, it's crucial to ensure that your home insurance coverage is up to par to protect against the potential financial fallout of springtime storms and hazards.

Here are some important facts about reviewing and updating your home insurance coverage to adequately prepare for the risks associated with springtime weather.

Understanding Spring's Stormy Nature

Spring is notorious for its volatile weather patterns, characterized by sudden temperature swings, strong winds, and heavy rainfall. These conditions create an environment ripe for severe weather events, including thunderstorms that can unleash damaging winds, hail, and lightning. Additionally, the melting of winter snow and ice can lead to flooding, increasing the risks to homeowners.

Home Insurance Coverage Tailored to Spring Risks

To protect your home and finances from the potential devastation of springtime storms, it's essential to ensure that your home insurance coverage includes adequate protection against the following risks:

- **Windstorm and Hail Coverage:** Verify that your policy provides coverage for damage caused by high winds and hail, as these are common elements of spring thunderstorms. Repairing or replacing damaged roofs, siding, and windows can be costly without proper insurance coverage.
- **Flood Insurance:** Don't overlook the need for flood insurance, especially if you live in an area prone to flooding or near bodies of water. Spring rains and snowmelt can lead to rapid rises in water levels, posing a significant risk to homes and property.

Preparing Your Home for Spring Storms

In addition to having the right insurance coverage, taking proactive measures to prepare your home for spring storms can help minimize potential damage. Consider the following steps:

- **Inspect and Maintain Your Roof:** Ensure that your roof is in good condition by inspecting it for loose or missing shingles, cracks, or other signs of damage. Address any issues promptly to prevent water intrusion during storms.
- **Clean Gutters and Downspouts:** Remove debris from gutters and downspouts to allow for proper drainage and prevent water from backing up and causing damage to your home's exterior and foundation.
- **Secure Outdoor Items:** Secure outdoor furniture, grills, and decor to prevent them from being damaged or becoming projectiles during high winds. Store items indoors or anchor them securely to the ground.

Take the time to review your home insurance policy with your Estrella Insurance agent to ensure that it provides adequate coverage for springtime risks. Discuss any concerns or questions you have about your

coverage and make any necessary adjustments to ensure that you're adequately protected. [Click here](#) to get started.



Get free auto insurance quotes, quick and easily.

We offer the best rates and your own personal agent. Plus, you can get live support from your agent by texting or through live video.

Want more than auto? Commercial, workman's comp, boat, motorcycle, health, and more.

At Estrella Insurance, we have you covered.



A professional career in the insurance industry is calling! Join our team and work with one of the most trusted and well-known insurance providers. Expand your talents and discover the benefits of providing customers with a variety of essential insurance products.

[Check out our available job openings.](#)

[Apply Now](#)

Now Open

#397
Zetta Santiago
700 E Palm Valley Blvd.
Suite 400
Round Rock, TX 78664

#429
Sebastian Freyre
8104 Southwest FWY
Houston, Texas 77074



Coming Soon

#396
Mariano Benzaquen
3905 W University Dr., #150
McKinney, TX 75071

#399
Felipe Diaz & Baltazar Pizano
2957 W Irving Park Rd.
Chicago, IL 60618

#419
Anthony Hernandez & Zaedy Mojica
2705 54th Ave. N. Suite #6
St. Petersburg, FL 33714

#398
Maray Varona & Jorge Perez
9091 N. Military Trl.
Palm Beach Gardens, FL 33410

#418
Diasely Rodriguez
7251 49th St. N.
Pinellas Park, FL 33781

#441
Roger & Monica Casado
1002 W. State Rd. 436, Suite 1016,
Altamonte Springs, FL 32714

FOR MORE INFORMATION CONTACT YOUR AGENT AT ESTRELLA INSURANCE

Don't forget, we work with over 30 insurance companies to give you the best rate.

Call or go online for a **FREE** quote!

1.888.511.7722

For franchise information, visit www.estrellafranchise.com

www.EstrellaInsurance.com



Estrella Insurance Corp Office | 3750 W Flagler Street, Miami, FL 33134
www.EstrellaInsurance.com

[Unsubscribe support@estrellainsurance.com](mailto:support@estrellainsurance.com)

[Update Profile](#) | [Constant Contact Data Notice](#)

Sent by bydonotreply@estrellainsurance.com powered by



Try email marketing for free today!