



# INSIDER



Clic para español



Summer is here, and with it comes the exciting prospect of road trips and adventures under the warm sun. But before you pack your bags and crank up the tunes, take a moment to prioritize safety – both on the road and at home.

## Cruising into Summer: Essential Car Safety Tips

A well-maintained car is a safe car. Here are some key checks to perform before your summer road trip:

- **Tire Pressure:** Proper tire pressure is crucial for fuel efficiency and handling. Check your tire pressure (including the spare!) when the tires are cold, and inflate them to the level recommended in your car's manual.
- **Fluid Levels:** Ensure your engine oil, coolant, and windshield washer fluid are all topped up and at the correct levels. Refer to your owner's manual for specific recommendations.
- **Lights and Brakes:** Check all your car's lights (headlights, taillights, brake lights, turn signals) for functionality. Test your brakes for responsiveness and ensure no grinding noises occur.
- **Be Prepared for Emergencies:** Pack a well-stocked emergency kit including a first-aid kit, jumper cables, flashlight, non-perishable snacks, and bottled water. You can get a FREE quote at [estrellainsurance.com](http://estrellainsurance.com) to add roadside assistance to your auto insurance plan for added peace of mind.

## Staying Alert and Hydrated on the Road

- **Don't Drive Drowsy:** Drowsy driving can be just as dangerous as drunk driving. Get a good night's sleep before your trip, and plan rest stops every 2-3 hours to stretch and stay alert.
- **Stay Hydrated:** Drinking enough water is essential, especially in hot weather. Avoid sugary drinks and alcohol, which can dehydrate you. Pack a reusable water bottle and keep it within easy reach.
- **Plan Your Route:** Familiarize yourself with the route beforehand and avoid unfamiliar, potentially hazardous roads. Consider using navigation apps to alert you of traffic jams or road closures.

## Keeping Your Home Cool and Safe this Summer

- **Air Conditioner Maintenance:** Schedule a professional maintenance check-up for your air conditioner to ensure optimal performance and efficiency.
- **Beat the Heat:** Utilize ceiling fans, blinds, and curtains to keep your home cool naturally. During the hottest part of the day, consider spending time in air-conditioned public spaces like libraries or malls.
- **Fire Safety Reminders:** With hot weather comes an increased risk of electrical fires. Ensure all electrical cords are in good condition and avoid overloading outlets. Keep a fire extinguisher readily available and review your family fire escape plan.

Follow these tips and ensure you have the right insurance coverage for your car and home so you can relax and focus on creating lasting summer memories.

Visit [estrellainsurance.com](https://estrellainsurance.com) today to get a FREE quote for auto and home insurance in under two minutes!

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H O W T O



Hurricane season is upon us, and while we hope for the best, it's crucial to be prepared for the worst. Estrella Insurance wants to give you the peace of mind of knowing you're covered when storms strike.

### Hurricane Preparedness Checklist: Your Insurance Needs

- **Review Your Coverage:** Take a proactive approach by reviewing your homeowner's or renter's insurance policy. Understand your coverage limits for wind damage, flood damage (often requiring separate flood insurance), and personal belongings.
- **Document Your Valuables:** Create a detailed inventory of your belongings, including photos and receipts for documentation purposes. This will streamline the claims process in the event of hurricane damage. Consider storing this inventory in a safe deposit box or cloud storage for added security.
- **Update Your Policy:** If you've recently made significant improvements to your home or acquired valuable possessions, ensure your policy reflects these changes and provides adequate coverage. Contact your Estrella Insurance agent to discuss any necessary policy updates.
- **Know Your Deductible:** Familiarize yourself with your policy's deductible — the amount you'll pay out of pocket before your insurance coverage kicks in. This will help you plan financially for any potential repairs or replacements.
- **Take Photos and Videos:** Before the storm hits, document the condition of your property with photos and videos. This will provide valuable evidence for your insurance claim if damage occurs.

### Filing a Claim After a Hurricane:

- **Contact Your Insurance Company Immediately:** If your property sustains damage from a hurricane, contact your homeowners insurance company as soon as possible to initiate the claims process.
- **Document the Damage:** Take detailed photos and videos of the damage incurred to your property after the storm has passed. This will provide clear evidence for your claim adjuster.
- **Keep Records of Expenses:** Retain receipts for any temporary living arrangements, repairs, or replacements you make after the storm. These will be crucial documentation for your claim.
- **Cooperate with Your Adjuster:** An insurance adjuster will likely be assigned to assess the damage and work with you throughout the claims process. Provide them with all requested information and respond to inquiries promptly to expedite the claim settlement.

By taking these steps and having the right insurance coverage in place, you can weather the storm with confidence. Estrella Insurance is committed to getting you the homeowners insurance coverage you need to ensure that your property is protected.

Visit [estrellainsurance.com](https://estrellainsurance.com) today to get a FREE quote or to speak to an agent before severe weather

strikes!

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D O N ' T L E T



Getting a traffic ticket can be a stressful experience. It can lead to higher insurance rates, points on your license, and even a suspended license in some cases. But, don't worry, Estrella Ticket Defense is here for you.

#### **Why Fight Your Ticket?**

Even seemingly minor traffic violations can have a significant impact. Points on your license can stay on your record for years, leading to increased insurance premiums. In some cases, multiple tickets or serious offenses can result in a suspended license, making it difficult to get to work, school, or appointments.

#### **Estrella Ticket Defense: Your Ticket-Fighting Ally**

Estrella Ticket Defense is a team of experienced attorneys dedicated to helping you fight your traffic tickets. We understand the complexities of traffic law and have a proven track record of success.

#### **Here's what sets Estrella Ticket Defense apart:**

- Impressive Win Rate: With a 98% success rate, we have a strong history of getting tickets dismissed or reduced.
- No Points, No Conviction: Our goal is to ensure you keep your driving record clean, meaning no points will be added to your license and no conviction will appear on your record.
- Experienced Team: Our team of attorneys has extensive experience in traffic law and can navigate the legal system on your behalf.

#### **Don't wait – take action!**

Don't let a traffic ticket become a bigger problem. [Click here](#) to contact Estrella Ticket Defense today for a free consultation. Let's assess your case and discuss the best course of action to protect your driving record.

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# R E N T I



Whether you're a renter enjoying the flexibility of apartment life or a homeowner settling into your dream house, having the right insurance is crucial. While both renters and homeowners need protection, their specific insurance needs differ significantly. Estrella Insurance is here to guide you through the insurance landscape, ensuring you have the coverage you need for every stage of your journey.

## Renters Insurance: Peace of Mind for Your Belongings

As a renter, your primary concern is protecting your personal belongings. Here's how renter's insurance protects you:

- Coverage for Belongings: Renter's insurance covers your furniture, electronics, clothing, and other personal property in case of fire, theft, or vandalism.
- Liability Protection: If someone gets injured within your rented space and sues you, renter's insurance can provide liability coverage for legal fees and medical expenses.
- Additional Living Expenses: If your apartment becomes uninhabitable due to a covered event, renter's insurance can help cover your temporary housing costs.

## Homeowner's Insurance: Protecting Your Investment

Owning a home comes with a sense of accomplishment, but it also carries additional responsibilities. Homeowner's insurance policies provide more comprehensive protection for your property, including:

- Dwelling Coverage: This covers the structure of your home itself in case of damage from fire, wind, hail, theft, and vandalism.
- Liability Protection: Similar to renter's insurance, homeowner's insurance protects you from lawsuits if someone gets injured on your property.
- Additional Coverages: Depending on your policy, you may be able to add coverage for additional structures like detached garages or pools, as well as valuable possessions like jewelry or artwork.

## Understanding the Key Differences

Here's a breakdown of the key differences between renters and homeowner's insurance:

Feature	Renter's Insurance	Homeowner's Insurance
Coverage	Personal Belongings	Dwelling Structure & Belongings
Liability Protection	Yes	Yes
Additional Living	Yes (temporary housing)	No

## Finding the Right Coverage with Estrella Insurance

Whether you're a renter or a homeowner, Estrella Insurance offers a variety of insurance plans to fit your specific needs and budget. Our knowledgeable agents can help you navigate your options and ensure you have the peace of mind that comes with knowing you're protected.

[Click here](#) to find your nearest Estrella Insurance agent today to discuss your needs and budget, and find the perfect insurance plan to safeguard your belongings and your investment.



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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](http://www.estrellafranchise.com)

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