



INSIDER



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Did you know Estrella offers health insurance?

OPEN ENROLLMENT STARTS NOW!



Nothing is more important than your family's health. Open Enrollment for **2026 health coverage starts November 1**, and now's your chance to either renew your plan or make changes. Not sure where to start? Contact your Estrella Insurance agent for personalized guidance.

Many people don't realize that **Estrella Insurance offers expert help with health coverage**. Our licensed agents can guide you through your options, explain benefits, and help you find the most affordable plan for your needs.

Things to Consider When Choosing a Plan

- **Review 2025 expenses** – Include doctor visits, prescriptions, ongoing treatments, and procedures.
- **Plan for 2026** – Think about surgeries, new medications, or life changes like a new baby.
- **Look beyond premiums** – Consider out-of-pocket expenses like deductibles, copays, and coinsurance.
- **Check for financial assistance** – You may qualify for tax credits or subsidies.

- **Explore savings options** – Consider a Health Savings Account (HSA) or Flexible Spending Account (FSA).
- **Confirm your provider network** – Make sure your preferred doctors and hospitals are covered.
- **Review prescription coverage** – Check for medication changes or prior authorization requirements.
- **Compare total benefits** – Don't overlook dental, vision, and wellness programs.

We're Here to Help

Open Enrollment can feel overwhelming, but you don't have to navigate it alone. Contact your Estrella Insurance agent today for personalized guidance and plan comparisons to ensure you get the coverage you deserve for 2026.

[Talk to an agent](#)



If your business relies on vehicles, **Commercial Auto Coverage** is essential. Personal auto insurance doesn't cover vehicles used for business, so having the right protection keeps your operations running smoothly in case of an accident or damage.

Tips to Lower Risk and Costs

Safe driving and smart management can help prevent accidents and even lower premiums.

- **Train drivers regularly:** Reinforce defensive driving habits.
- **Reward safe drivers:** Incentives encourage responsible behavior.
- **Maintain your fleet:** Regular service reduces breakdowns and claims.
- **Track performance:** GPS or telematics tools improve safety and efficiency.
- **Optimize your fleet:** Choose more fuel-efficient vehicles.
- **Adjust deductibles:** A higher deductible can result in lower monthly premiums.
- **Secure your vehicles:** Install devices like alarms, GPS trackers, and immobilizers.
- **Bundle insurance policies:** Bundle multiple commercial needs, such as auto, liability, and property insurance.
- **Review coverage annually:** Your insurance needs can change over time. Does your coverage still work for your business?

Stay Protected with Estrella

At Estrella Insurance, we make it simple to choose the proper commercial auto insurance protection.

Contact your Estrella agent today to review your current policy or explore affordable options that keep your business moving forward.

[Find coverage](#)



Running a small business takes passion, hard work, and dedication. What would happen if you were to face a lawsuit? That's why **Commercial Liability Insurance** is essential. It protects your business from claims arising from **injuries, property damage, and legal disputes**.

Liability insurance coverages:

- **Bodily injury** – A customer slips and gets hurt on your property.
- **Property damage** – A client's belongings or property is damaged.
- **Legal expenses** – Attorney fees, settlements, and court costs.
- **Advertising harm** – Claims of slander, libel, or copyright infringement.

Without proper coverage, even a small claim can have a significant financial impact.

Real-World Examples

- A customer trips in your store and is injured.
- An employee damages a client's property while making a delivery.
- A competitor accuses your business of using their logo or slogan.
- Your product causes an injury or property damage.

Why It Matters

Beyond financial protection, liability coverage helps maintain your professional reputation and keeps operations running smoothly. In many cases, it's a requirement before contracts or partnerships are approved.

Count on Estrella Insurance

At Estrella Insurance, we make protecting your small business simple and affordable. We can help you choose the right coverage, tailored to your size, industry, and budget, providing you with a reliable partner in your business journey.

Talk to your Estrella agent today to get started.

[Connect with an agent](#)



Fall is the perfect time to **review your health insurance benefits** to make sure you're taking full advantage. Many health plans reset **on January 1**, meaning unused benefits, flexible spending account (FSA) funds, and deductibles don't roll over.

You Paid For It. Don't Miss Out.

If you've been putting off appointments or treatments, schedule them now. Many services are **fully or partially covered** under most plans, including:

- Annual physicals and preventive screenings
- Dental cleanings and X-rays
- Vision exams or prescription updates
- Vaccinations or routine lab work

For example, if you've been considering a procedure or therapy, doing it **before December 31** may significantly reduce your out-of-pocket expense.

Need help understanding your plan? Contact your Estrella Insurance agent for guidance today.

Got questions? Reach out to your local Estrella agent today to review your coverage, ask about new discounts, or get help protecting what matters most.

Just call [1-800-CAR-INSURANCE](tel:1-800-CAR-INSURANCE) or visit EstrellaInsurance.com to get a quote or connect with us!

Get free auto insurance quotes, quickly 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.

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Johans Zacnich
5045 Fruitville Rd
Suite 163
Sarasota, FL 34232

#437

Liomarys Vara
4060 Pine Ridge Rd
Suite #102
Naples, FL 34119

#447

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5336 Little Rd
New Port Richey, FL 34655

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#455

Wilfredo Hernandez
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Palm Harbor, FL 34684

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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

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Estrella Insurance Corp Office | 3750 W Flagler Street | Miami, FL 33134 US

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