



INSIDER



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We're about to drive right into rainy season, which means navigating slick roads, standing water, and reduced visibility. A few simple precautions can help prevent an accident and water damage to your car.

Here are 6 essential tips to help you get home safe when it rains

1. Slow down

Wet roads reduce tire traction, particularly when rain and oil mix to form a slick surface. Reducing your speed can give you more time to react to sudden stops and prevent skidding.

2. Turn on headlights

Rain reduces visibility for everyone on the road. Turning on your headlights helps you see the road and ensures your car is visible to other drivers.

3. Increase follow distance

Tailgating in the rain can be dangerous. AAA recommends increasing your following distance by 3-5 seconds. This will leave extra space between you and the car ahead, giving you time to brake for any sudden stops.

4. Prevent hydroplaning

Sudden movements, hard braking, and standing water can cause you to lose control of your car. If you feel your car begin to drift, gently lift your foot off the gas and steer straight. Overcompensating can make the situation worse.

5. Avoid standing water

Even a relatively shallow pool of water can reduce traction, causing you to hydroplane. If the water is high enough, it can also stall the engine and lead to an expensive repair bill.

6. Inspect your tires and wipers

Worn tire treads and old, damaged windshield wipers can make rainy conditions even more dangerous. Make sure your tires have good tread and your wipers are in good condition for clear visibility.

Bonus Tip: Make sure you have adequate car insurance to ensure you're protected this season—and every season.

Rainy days are unpredictable—but your safety doesn't have to be. Taking a few extra precautions can help protect you, your passengers, and others on the road.

Contact an Estrella agent today to discuss your current policy or get a quote. You could save up to 50% on car insurance!

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Home improvements can boost your property's value, comfort, and curb appeal, but they can also impact your insurance coverage and premiums. Before you start your next renovation project, it's important to understand how those upgrades could affect your policy—and your wallet.

Upgrades that may increase your insurance rates

Adding a pool

A pool can be a great addition, but it also increases liability risk, especially if you add features like diving boards or slides. Many insurance carriers require extra safety measures such as fencing. In some cases, your coverage may be limited or adjusted.

Adding a home office

Working from home? Adding a dedicated office space may require additional coverage. If you store business equipment or inventory, you may need an endorsement or even a separate business policy to stay fully protected.

Adding an extension

Expanding your home increases its replacement cost, which can raise your premium. Projects like finishing a basement may also require additional protections, such as sewer backup coverage.

Upgrading the kitchen or bathrooms

Renovated kitchens and bathrooms can increase your home's value, but higher-end materials may also cost more to repair or replace. Updating your coverage will ensure you're fully protected.

Improvements that may help lower your rates

Some home upgrades can help you save money. Safety-focused improvements often qualify for discounts, including:

- ✓ New or repaired roof
- ✓ Updated wiring and plumbing
- ✓ Security and sprinkler systems
- ✓ Storm shutters, impact windows, and reinforced garage doors (especially in Florida)
- ✓ Smart home technology like leak detectors and automatic shut-off systems

Before you renovate, review your coverage

Whether you're upgrading, expanding, or improving safety, it's always a smart move to review your insurance before and after any major project. The right adjustments can help you avoid coverage gaps, protect your investment, and uncover ways to save.

Planning a home improvement? Let Estrella Insurance help you stay covered every step of the way. Contact us today for a policy review.

estrellainsurance.com/Services/Home



Running a business means making countless decisions every day, but the wrong insurance choices can end up costing you. The good news? Common mistakes are easy to avoid with the right guidance.

Here are 8 business insurance pitfalls to avoid

1. Not having enough coverage

Choosing the lowest limits may save on premiums, but if a claim exceeds your coverage, you could be left paying thousands in out-of-pocket expenses.

2. Not updating your policy

Have you added equipment, inventory, or employees recently? As your business grows, your coverage needs change, too. Regular reviews help prevent costly gaps.

3. Overlooking cyber liability

Cyberattacks are on the rise, and small businesses are a prime target. If you handle or save sensitive customer information or financial data, cyber insurance is essential. It may even be required to remain compliant with industry standards or the law.

4. Not understanding policy exclusions

Do you know what your policy doesn't cover? Overlooking exclusions can lead to unexpected—and expensive—surprises during a claim.

5. Mixing personal and business coverage

Your personal home or auto insurance typically won't cover business-related risks. Whether for a home office or making deliveries in your own car, using personal insurance as a substitute can leave you dangerously exposed.

6. Skipping business interruption coverage

A fire, storm, or other disruption could shut down your operations for days or even weeks. Business interruption coverage helps replace lost income while you recover.

7. Missing professional liability (E&O)

If your business provides professional services or advice, general liability may not be enough. Errors & Omissions coverage protects against claims of negligence or mistakes.

8. Not carrying workers' compensation

Depending on your state, workforce, and industry, workers' comp may be required. Even if it's not, a single employee injury could result in significant financial risk for you and your business.

Don't let small mistakes turn into big losses

The right insurance strategy isn't just about protection; it's about protecting your future, your employees, and everything you've worked hard to build.

A quick review today can help you avoid costly gaps tomorrow.

Protect your business with confidence. Contact Estrella Insurance for a personalized policy review and make sure you're covered where it matters most.

estrellainsurance.com/Services/Business



Car insurance is a necessary expense, but that doesn't mean you have to overpay. With a few smart moves and insider tips, you could significantly lower your premium without sacrificing coverage.

Smart ways to save on car insurance

1. Shop around and compare

If you've had the same policy for years, you could be missing out on better rates. Comparing quotes from multiple carriers is one of the fastest ways to find savings.

2. Take advantage of discounts

Many drivers qualify for discounts they're not even using, including:

- Bundling auto, home, rental, or other insurance
- Multi-car discounts
- Maintaining a clean driving record
- Good student discounts for teen drivers
- Completing a defensive driving course
- Affiliation discounts through your employer, school, or professional organization

3. Adjust your coverage and deductibles

Small policy changes can lead to big savings, including:

- Raising your deductible
- Dropping collision or comprehensive coverage on older vehicles
- Removing coverage you no longer need

Additional savings options

There are a few other ways to save money that you probably never thought about. First, improve your credit score. This can lower your rate by hundreds of dollars. Second, check insurance costs before buying a new car. Vehicles with high safety ratings and low repair costs are generally cheaper to insure than sports or luxury cars. Some vehicles are also more likely to be the target of theft.

Start saving without the guesswork

Saving money on car insurance doesn't have to be complicated. Estrella compares rates from over 30 top carriers nationwide to help you find the lowest rate in minutes. You save both money and time by having us do the research for you.

We've helped many drivers save up to 50% on car insurance.

Get a free quote today—online, over the phone, or in person at your nearest Estrella location—and see how much you could save.

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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!



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Suite E
El Paso, TX 79936

#428

Erik & Brandon Feliciano
320 S Spring Garden Ave
Unit C
DeLand, FL 32720

#437

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

#450

Joseph Soto
36520 Pure Water Way
Zephyrhills, FL 33541

#453

Roger & Monica Casado
381 N Clarke Rd
Suite A106
Ocoee, FL 34761

#455

Wilfredo Hernandez
31055 US Highway 19 N
Palm Harbor, FL 34684



Coming Soon

#375

Daniel Geraldino
933 E Brandon Blvd
Brandon, FL 33511

#423

Gustavo Arvelo
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Sanford, FL 32773

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