



INSIDER



[Clic para español](#)



September is the peak of hurricane season and historically one of the busiest times of year for storms. Make sure your home and car are protected, and understand your insurance coverage before a storm approaches.

Protecting Your Home

Start by reviewing your homeowners' policy. Pay close attention to what it covers and what it doesn't.

For example, standard homeowners' policies generally don't cover flooding or storm surge, so you may need separate flood insurance. Depending on your policy and location, you may also have a hurricane or windstorm deductible. Review those details now so you know how much you could be responsible for paying out of pocket after a covered loss.

Now is also a good time to create or update a home inventory. Take photos or videos of your belongings, and document major items such as appliances, electronics, computers, furniture, clothing, artwork, and other valuables. Keep receipts or other records somewhere easy to access in case your home is damaged.

Protecting Your Car

Your home isn't the only thing vulnerable during a hurricane. Vehicles can be damaged by falling trees, flying debris, wind, hail, and flooding.

Comprehensive auto coverage generally helps pay for vehicle damage from many non-collision events, including certain weather-related losses. Because coverage, limits, deductibles, and exclusions vary, review your policy before severe weather arrives so you know what protection you have.

Know Your Deductibles

Finally, check the deductibles on both your home and auto policies. Your deductible can affect how much you'll need to pay out of pocket for a covered claim.

Contact an Estrella Insurance agent today to review your home and auto insurance before the next storm.

<https://www.estrellainsurance.com>



Estrella Insurance is excited to announce a new partnership with Miami Hurricanes Athletics.

With deep roots in South Florida, we're proud to support "The U" and the sports, traditions, and experiences that bring our community together.

Throughout the season, we'll celebrate the Canes with special promotions, giveaways, and exclusive game-day content.

Follow Estrella Insurance on social media for Canes promotions, giveaways, and game-day updates.



It's one of the most common myths about cars: buy a red car, and your premium will go up.

But it's not true!

Instead, insurers typically consider factors that have more to do with risk, including:

- **Make and model**
- **Safety features**

- Repair and parts replacement costs
- Where you live
- Your driving history
- How you use your vehicle

So go ahead and choose the color you love. Whether your car is red, white, black, or blue, the paint job itself won't drive up your premium.

Think You Have the Lowest Rate?

Your car's color might not affect your rate, but you could still be paying more than necessary for coverage. Estrella Insurance compares rates from 30+ insurance carriers to help you find the right coverage at the lowest possible price.

Contact an Estrella Insurance agent today to compare your auto insurance options and start saving.

<https://www.estrellainsurance.com/services/auto>



Open Enrollment for 2027 health insurance coverage runs from November 1 through January 15, 2027.

Before enrollment begins, take a few minutes to review your current coverage and consider whether your needs have changed. Marriage or divorce, a new baby, a move, a job or income change, or changing healthcare needs could affect which plan is right for you. Even if you're happy with your current coverage, plan costs and options can change, so don't assume last year's choice is still the best fit.

You can also get a head start by gathering important information, including:

- Names, birth dates, addresses, and Social Security numbers for household members
- Household and tax filing status
- Estimated household income for 2027
- Recent pay stubs, W-2s, tax information, or other income documentation
- Information about any health coverage currently available to you or your household
- Immigration documentation for household members
- Details about your current doctors, prescriptions, and healthcare needs, so you can compare plan options

Let Estrella Help You Prepare to Enroll

Estrella Insurance can help you compare available plans and find healthcare coverage that fits your needs and budget.

Contact an Estrella Insurance agent today to review your health insurance options before Open Enrollment.

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.

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

At Estrella Insurance, we have you covered.



WE'RE HIRING!



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

#316

Arla Rodríguez
7459 S Military Trail
Suite C
Lake Worth, FL 33463

#375

Daniel Geraldino
933 E Brandon Blvd
Brandon, FL 33511

#436

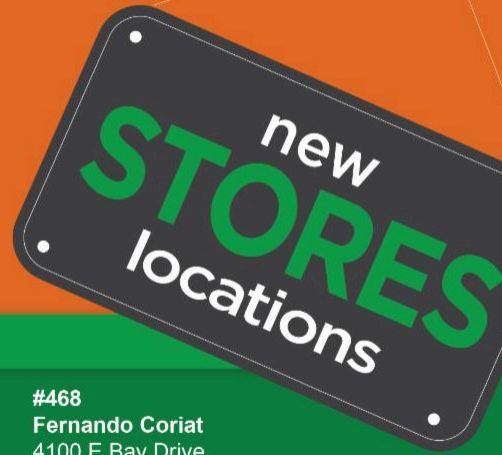
Juan Carlos Cisneros
3724 Boca Chica Blvd
Suite A
Brownsville, TX 78521

#462

Johana & Jose Mileo
4059 13th St
Suite #4059
St. Cloud, FL 34769

#463

Matheus Alexandre
2134 N Tustin Ave
Santa Ana, CA 92705



Coming Soon

#423

Gustavo Arvelo
3675 S Orlando Drive
Sanford, FL 32773

#468

Fernando Coriat
4100 E Bay Drive
Clearwater, FL 33764

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.estrellafanchise.com

www.EstrellaInsurance.com



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

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



Try email marketing for free today!