NOVEMBER 2026

INSIDER

Clic para español



Open Enrollment for 2027 through the Health Insurance Marketplace (HealthCare.gov) began November 1.

Whether you're enrolling for the first time, looking to make a change, or renewing your current plan, now is the time to explore your options.

Before you enroll, keep these tips in mind:

- Compare plans: Even if you're happy with your current plan, coverage, premiums, and benefits often change from year to year.
- Look beyond the premium: Consider deductibles, copays, and other out-of-pocket expenses.
- Check your providers: Make sure your preferred doctors and hospitals are in-network and your prescriptions are covered.
- Know the deadlines: Enroll by December 15 to ensure coverage starts January 1, 2027. The final deadline to enroll is January 15, 2027, for coverage beginning February 1.

Don't wait until the deadline to compare! Estrella Insurance can help you explore Marketplace plans to find coverage that fits your healthcare needs and budget.

Explore health insurance options with Estrella.
https://www.estrellainsurance.com/services/health



The holidays are a great time to celebrate with employees, customers, clients, and business partners. But whether you're hosting an office party, client event, or company gathering, it's important to ensure your business is protected from liability.

Why holiday events can turn into a liability issue

Even the best-planned celebrations can come with unexpected risks, including:

- Slip-and-fall accidents
- Damage to the venue or to property belonging to employees or guests
- Alcohol-related incidents
- Employee injuries

Depending on the circumstances, your business could face costly claims or legal expenses.

Is your business covered?
Commercial general liability insurance may help cover certain injuries, property damage, and legal costs. However, coverage depends on your policy, and special considerations may apply to alcohol-related incidents, employee injuries, and events held at off-site venues.

Before hosting a celebration, ask your insurance agent whether your existing coverage is sufficient or if additional protection is needed.

Protect your business beyond the holidays
Holiday parties aren't the only time your business faces liability risks. The right commercial insurance can help protect your business, employees, and financial future throughout the year.

Contact Estrella Insurance today to review your commercial insurance options. Our agents can help you compare coverage and find protection that fits your needs and budget.

Explore commercial insurance options with Estrella.
https://www.estrellainsurance.com/services/business



Buying a used car can be a smart way to save money, but don’t forget to factor in insurance costs. Two vehicles with similar price tags can have very different premiums.

What affects your insurance rate?
Several factors, such as a vehicle’s age, make, model, safety features, and repair costs, can influence insurance rates. Your driving record, location, and coverage choices can also play a role.

Choose the right coverage
If you’re paying cash, consider whether comprehensive and collision coverage make sense based on the car’s value and potential repair costs.

Note: If you’re financing a used car, lenders typically require this coverage until the loan is paid off.

Compare rates before you buy
Don’t let high insurance premiums turn a great deal into an expensive mistake. Estrella Insurance compares quotes from 100+ insurance carriers nationwide to help you find the right coverage at the best possible rate.

Ready to buy a used car?

Contact Estrella for a quote before you sign on the dotted line.
https://www.estrellainsurance.com/services/auto



The holiday travel season is almost here. A little preparation can help make your journey safer and less stressful.

Get your vehicle road-ready

Before leaving home, take a few minutes to check these essentials:

- Tires: Check tire pressure, tread, and overall condition.
- Brakes and fluids: Check your brakes, oil, coolant, and all fluids.
- Emergency kit: Pack a flashlight, first-aid supplies, jumper cables, phone charger, and other essentials.

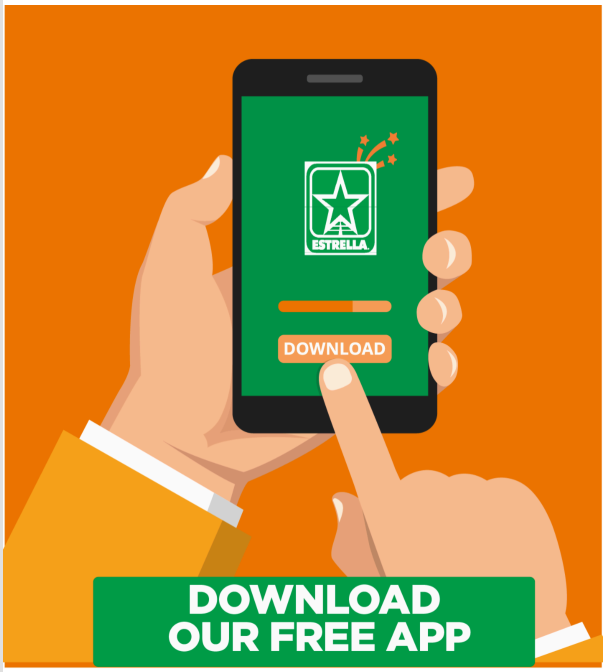
Review your auto insurance
Make sure your coverage meets your needs, especially for out-of-state travel. Consider adding roadside assistance for unexpected breakdowns and review your comprehensive coverage to ensure you're protected against non-accident incidents like theft, vandalism, and certain weather-related damage.

Add potential savings to your travel "to-do" list
Before you leave, contact Estrella Insurance for a coverage review and quote. Our agents can compare rates from 100+ carriers nationwide to find the best coverage for your needs. We could even help you save money.

Contact Estrella today for a quote.
https://www.estrellainsurance.com/services/auto

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 or visit EstrellaInsurance.com to get a quote or connect with us!



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