

Avoiding Deer Collisions

RISK ENGINEERING – YOUR BUSINESS INSURANCE SPECIALISTS



Deer-vehicle collisions increase

The explosion in the deer population has led to a continuing increase in deer-vehicle collisions. This trend will only increase as the deer population grows and urban habitats continue to encroach upon rural environments.

The Insurance Institute for Highway Safety (IIHS) estimates that there are more than 1.5 million deer-vehicle collisions each year, resulting in 150 occupant deaths, tens of thousands of injuries and over \$1 billion in vehicle damage.

We don't want you to be a statistic. We're here to help you understand how to stay aware so you can stay safe and accident-free on the roads.

The average cost per insurance claim for collision damage is \$2,800, with costs varying depending on the type of vehicle and severity of damage. When you factor in auto claims involving bodily injury, the average rises to \$10,000.

Defensive driving tips to avoid deer collisions

- Be especially attentive from sunset to midnight and during the hours shortly before and after sunrise. These are the highest risk times for deer-vehicle collisions.
- Drive with caution when moving through deer-crossing zones, in areas known to have a large deer population and in areas where roads divide agricultural fields from forestland. Deer seldom run alone. If you see one deer, others may be nearby.
- When driving at night, use high-beam headlights when there is no oncoming traffic. The high beams will better illuminate the eyes of deer on or near the roadway.
- Slow down and blow your horn with one long blast to frighten the deer away.
- Brake firmly when you notice a deer in or near your path, but stay in your lane. Many serious crashes occur when drivers swerve to avoid a deer and hit another vehicle or lose control of their vehicles.

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- Always wear your seat belt. Most people injured in vehicle-deer crashes were not wearing their seat belt.
- Do not rely on devices such as deer whistles, deer fences and reflectors to deter deer. These devices have not been proven to reduce collisions.

If your vehicle does happen to strike a deer, don't touch the animal. A frightened, wounded deer can hurt you or further injure itself. The best procedure is to get your vehicle off the road, if possible, and call the police.

Contact your insurance agent or company safety representative to report damage to your vehicle. Collision with an animal may be covered under the comprehensive portion of your auto insurance policy.

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