

STEER CLEAR

Watch out for wildlife collisions

Many hunters have wild game in their crosshairs this fall. But even if you don't participate in this sport, you should set your sights on safety when you get behind the wheel of a car. More deer accidents occur in October and November than the rest of the year. The National Highway Safety Administration (NHTSA) reports there are about 1.5 million annual deer-related auto accidents. Vehicle collisions with deer and other animals can be costly and dangerous. To help you stay safe this fall, follow these tips from the National Association of Insurance Commissioners (NAIC).



Depending on where you are in the country, there is a chance you and your vehicle may collide with wildlife such as deer, elk, moose, raccoons, birds, cows and even bears. Rutting or mating season for many animals is October through December. It's also the time many herds migrate. This rise in the active animal population increases your risk of hitting an animal with your vehicle. Before a collision occurs, make sure you're protected with the right type of insurance and understand how to prevent animal accidents.

Are Your Covered?

Damage to a vehicle from a collision with an animal is covered under an auto policy's optional comprehensive portion. If you only have collision coverage or liability coverage, your insurance carrier will not cover damage to your vehicle resulting from a collision with an animal. The NHTSA estimates that damage caused by deer accidents results in over \$1 billion in annual insured losses. If you want to make sure your vehicle is covered for animal collisions, contact your agent or carrier to discuss adding comprehensive coverage to your policy. Comprehensive auto insurance also includes coverage for a variety of perils/risks/exposure: fire, theft, vandalism or malicious damage, riot, flood, earthquake or explosion, hail, windstorm and falling or flying objects. Filing a claim for an accident covered by your comprehensive coverage means you'll still need to pay a deductible. After that, your insurer will cover the costs of the claim up to your policy limits.

How to Avoid an Animal Collision

Consider these tips to help reduce your chances of an animal collision:

- Deer tend to travel in herds, so if you see one, lookout for more that may follow.
- Keep an eye out for deer signs. They are placed at known deer-crossing areas. Reduce your speed when you see a sign.
- Animals tend to be active during dawn and dusk so be extra-conscious during these times. Stay cautious and watch your speed.
- Make sure your headlights are in working order to ensure you see well at night. Using high beams can help you spot wildlife but be considerate of other drivers when using them.
- Stay focused while driving. Do not text, talk on your phone or allow passengers to distract you.
- Always wear your seat belt. This won't prevent a collision but it can save your life depending upon the severity of the accident.

What to do After an Animal Accident

Some accidents are unavoidable. Knowing how to react in the event of an animal collision can help keep you safe. If you are about to hit a deer, hold firmly onto the steering wheel, apply your brakes and come to a stop. If you can't avoid a collision, try not to swerve. If you swerve, you could lose control and hit a tree or veer into oncoming traffic. After a collision with an animal, follow the steps below:

- Stay calm.
- If you can, move your vehicle to a safe place and turn on your hazard lights. This may mean pulling over to the shoulder of the highway.
- Stay away from the animal. A frightened or wounded animal can lash out and hurt you.
- If you can't move your car, or the animal carcass is blocking traffic, alert the authorities so they can clear the roadway.
- Document the incident by taking photos of your vehicle damage, the roadway and any injuries sustained.
- Check to see if your vehicle is safe to operate. Check for leaking fluid, damaged lights, loose parts or other safety hazards. When in doubt, call a tow truck.

More information

For more information about insurance in your state, contact the [Kentucky Department of Insurance](#).



About the NAIC



[The National Association of Insurance Commissioners \(NAIC\)](#) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, and coordinate their regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally. NAIC members, together with the central resources of the NAIC, form the national system of state-based insurance regulation in the U.S. For consumer information, visit insureUonline.org.