



# *Abel Insurance Agency*

Risk Management & Consulting Services

## AVOIDING DEER COLLISIONS

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

According to the National Safety Council, there were 530,000 animal-related accidents in 2003 and these collisions resulted in 100 deaths and 10,000 injuries.

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 hitting a deer.**

- 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 cars.
- Always wear your seat belt. Most people injured in car/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 deer-vehicle collisions.

If your vehicle strikes a deer, do not touch the animal. A frightened and wounded deer can hurt you or further injure itself. The best procedure is to get your car off the road, if possible, and call the police.

Contact your insurance agent or company representative to report any damage to your car. Collision with an animal is covered under the comprehensive portion of your auto insurance policy.