

INSURANCE *Oh, Deer!*

You don't have to be a hunter to come into the crosshairs of wildlife during the fall months. Depending on where you live, chances are, you and your vehicle may be in the same path as antelope, deer, elk, moose, raccoons, birds, cows and even bears or buffalo.

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 significantly increases your risk of hitting an animal while driving your vehicle.

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.

The Wyoming Department of Insurance has these tips to make sure you understand what insurance coverage you need before a collision -- and how you can enhance your safety when driving.

Are You Covered?

Damage to a vehicle from a collision with an animal is covered under an auto policy's optional comprehensive coverage. 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 damage caused by deer accidents alone result in more than \$1 billion in annual insured losses.

To make sure your vehicle is covered for animal collisions, contact your agent or carrier to discuss adding comprehensive coverage to your policy. Filing a claim for an accident covered by your comprehensive coverage means you'll still need to pay



Rutting season increases collision frequency

a deductible. After that, your insurer will cover the costs of the claim up to your policy limits.

How to Avoid an Animal Collision

These tips may 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.
- Deer signs are placed at known deer-crossing areas. Pay attention and reduce your speed when you see these signs.
- Be extra cautious during dawn and dusk hours, when animals tend to be more active. Stay alert and watch your speed.
- Make sure your headlights are in working order to improve your night vision. Using high beams can help 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 in the event of an 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 or other animal, 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 do swerve, you could lose control and hit a tree or veer into oncoming traffic. After a collision with an animal, follow these steps:

- Stay calm.
- If possible, move your vehicle to a safe place and turn on your hazard lights. This may mean pulling over to the shoulder of the highway.
- 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, contact the Wyoming Department of Insurance.



Wyoming Department of Insurance
<http://doi.wyo.gov> / 1 (800) 438-5768

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