Deer-Vehicle Collisions Are On the Rise; Make Sure You Have Comprehensive Coverage On Your Auto Policy

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? Cars and deer can be a lethal combination. Deer migration and mating season generally runs from October through December, and causes a dramatic increase in the movement of the deer population. As a result, more deer-vehicle collisions occur in this period than at any other time of year, so drivers need to be especially vigilant, according to the Insurance Information Institute (I.I.I.).

Damage caused by an accident with deer or other animals is covered under the optional comprehensive portion, *not* the collision portion, of an automobile insurance policy. Comprehensive auto insurance includes almost everything that might go wrong with your vehicle, except collision, including: fire, theft, vandalism or malicious damage, riot, flood, earthquake or explosion, hail, windstorm, falling or flying objects, damage due to contact with a bird or animal and sometimes, depending on the policy, windshield damage.

There are more than 1.6 million deer-vehicle collisions each year resulting in about 200 fatalities, tens of thousands of injuries and over \$3.6 billion in vehicle damage. An additional billion dollars is spent on medical payments for injuries to people in the car and out-of-pocket expenses paid by vehicle owners, bringing the total cost to approximately \$4.6 billion.

The average claim for deer-vehicle collisions is \$3,100, with costs varying depending on the type of vehicle and severity of the damage, up 1.7 percent from a year ago. While the number of miles driven by U.S. motorists over the past five years has increased just 2 percent, the number of deer-vehicle collisions during that time has grown by 10 times that amount.

State Farm estimates that 2.3 million collisions between deer and vehicles occurred in the U.S. during the two-year period between July 1, 2008 and June 30, 2010. That is 21.1 percent more than five years earlier.

Not only is urban sprawl displacing deer from their natural habitat, but the deer population is also growing. As a result, many of them find their way onto highways and into suburban neighborhoods, especially during deer season.

?As our wildlife habitat continues to shrink, accidents with deer and other animals are likely to increase,? said Loretta Worters, vice president of the I.I.I. ?Drivers should stay alert and pay particular attention to the sides of the road, especially during the hours just before dusk and just before daylight.?

Fortunately, there are steps you can take to decrease the likelihood of being involved in a deer-vehicle collision.

Drivers should be aware of the following:

- Deer are not just found on rural roads near wooded areas; many deer crashes occur on busy highways near cities.
- Deer are unpredictable, especially when faced with glaring headlights, blowing horns and fast-moving vehicles. They often dart into traffic.
- Deer often move in groups. If you see one, there are likely to be more in the vicinity.

Drivers should take the following precautions:

- 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.
- Always wear your seatbelt. The Insurance Institute for Highway Safety reports that in a study of fatal animal crashes, 60 percent of people killed were not wearing a seatbelt. Sixty-five percent of people killed in animal related crashes while riding motorcycles were not wearing a helmet.
- When driving at night, use high beam headlights when there is no oncoming traffic. The high beams will better illuminate the eyes of any deer on or near the roadway.
- Be especially attentive from sunset to midnight and during the hours shortly before or after sunrise. These are the highest risk times for deer-vehicle collisions.
- 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.
- Do not rely on devices such as deer whistles, deer fences and reflectors to deter deer. These devices have not proven effective.

In the event your vehicle strikes a deer, try to avoid going near or touching the animal. A frightened and wounded deer can hurt you and further injure itself. If the deer is blocking the roadway and poses a danger to other motorists, you should call the police immediately.

Contact your insurance agent or company representative as quickly as possible to report any damage to your car.

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