

Cars and Deer - A Risky Combination; Consider Including Comprehensive Coverage on Your Auto Policy

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NEW YORK, October 23, 2012 – Cars and deer can be a lethal combination. An increase in urban sprawl and more roads being built through wildlife habitats have displaced deer from their natural habitat, leading to a rise in deer-vehicle collisions, according to the Insurance Information Institute (I.I.I.).

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.

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An estimated 1.23 million deer-vehicle collisions occurred in the U.S. between July 1, 2011 and June 30, 2012, costing more than \$4 billion in vehicle damage, according to State Farm, the nation's leading auto insurer.

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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 coverage for: 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.

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The average claim for deer-vehicle collisions between July 1, 2011 and June 30, 2012 was \$3,305, up 4.4 percent from the previous year with costs varying depending on the type of vehicle and severity of the damage. Over the last four years, the number of deer-related claims paid out by State Farm increased 7.9 percent, while other claims involving moving vehicles (i.e. first-party, physical damage claims not caused by weather, criminal activity or fire) declined 8.6 percent.Â

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The Insurance Institute for Highway Safety (IIHS) noted that deer-vehicle collisions in the U.S. cause about 200 fatalities annually.

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â€œDrivers should stay alert and pay particular attention to the sides of the road, especially during the hours just before dusk and just before daylight,â€• said Loretta Worters, vice president of the I.I.I. â€œFortunately, there are steps you can take to decrease the likelihood of being involved in a deer-vehicle collision.â€•

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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.

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Drivers should take 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 IIHS 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.Â

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

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*This encompasses first-party, physical damage claims not caused by weather, criminal activity or fire.

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