

# Deer in the Headlights: Don't Be Caught Without Comprehensive Auto Insurance

September 30, 2013

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**NEW YORK, September 30, 2013** – Fall is peak season for deer and auto collisions and that means drivers along the nation's roadways need to be especially vigilant, according to the Insurance Information Institute (I.I.I.). Deer migration and mating season generally runs from October through December, and causes a dramatic spike in the movement of deer population. As a result, more deer-vehicle collisions occur in this period than at any other time of year.

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In fact, an estimated 1.22 million deer-vehicle collisions occurred in the U.S. between July 1, 2012, and June 30, 2013, a 3.5 percent decrease from a year ago, according to an analysis by State Farm, the nation's leading auto insurer. However the average insurance claim for this type of collision in the same time period was \$3,414, up 3.3 percent from the previous year with costs varying depending on the type of vehicle and severity of the damage.

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The rise in average claim for deer-vehicle collisions may partly be due to rising repair costs. A 2013 CarMD Vehicle Health Index study found that for the first time in six years, the average auto repair cost rose 10 percent, while replacement part prices went up 6 percent in 2012, and labor charges rose 17 percent.

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The severity of damage caused by these collisions may be on the rise as well. Allstate insurance claim data shows more than 5,000 vehicles were a total loss due to collisions with animals—an overwhelming majority of which were deer—in 2012. This is more than a 2 percent increase over 2011 and 14 percent over 2010.

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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. Furthermore, in a recent study of fatal animal crashes, IIHS reported that 60 percent of people killed were not wearing a seatbelt.

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“Drivers should stay alert and pay particular attention to the sides of the road, especially during the hours just before dusk and dawn,” said Loretta Worters, vice president of the I.I.I. “and they should always wear their seatbelt.”

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Damage caused by an accident with deer or other animals is typically covered under the optional comprehensive portion of an automobile insurance policy. Comprehensive also 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.Â

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â€œIf you swerve to miss a deer and hit an object, such as a tree, lamp post, fence or guardrail, the accident would fall under your collision coverage,â€• explained Worters.

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Sometimes after a deer accident, a tow may be required. If you have comprehensive coverage, the towing costs will automatically be covered as part of the claim. Comprehensive coverage can often be purchased with a lower deductible than collision coverage.Â

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## Be Aware

- 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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## Take Precautions

- Drive with care 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.

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- Always wear your seatbelt.
- 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.

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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 professional as quickly as possible to report any damage to your car.

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To find out the likelihood of having an accident in your state, review our Deer-Vehicle Collision Infographic.

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