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# Steer Clear of Deer

By John D. Doak, Oklahoma Insurance Commissioner

It's time for Oklahoma drivers to be extra vigilant behind the wheel this season. More deer accidents occur in October and November than the rest of the year. The National Highway Safety Administration reports there are about 1.5 million annual deer-related auto accidents.

The Oklahoma Highway Safety Office collected data in 2011 on deer crashes. There were 467 reported accidents with two deaths and 184 injuries. Sixty percent of the deer crashes happened at night.

Vehicle collisions with deer and other animals can be costly and dangerous. Before a crash occurs, make sure you're protected with the right type of insurance and understand how to prevent animal accidents.

## Protection with the Right Insurance

Damage to a vehicle from a collision with an animal is covered under an auto policy's *optional* comprehensive portion. Comprehensive auto insurance also includes coverage for fire, theft, vandalism or malicious damage, riot, flood, earthquake or explosion, hail, windstorm and falling or flying objects. Talk to your insurance agent about adding comprehensive coverage to your insurance.

## How to Avoid an Animal Collision

Wildlife can be unpredictable. A driver may encounter a number of scenarios at any given moment when crossing paths with an animal. Knowing how to react can make all the difference.

- Deer tend to travel in herds so if you see one, look out for more.
- Watch for deer signs. They are placed at known deer-crossing areas. Reduce your speed when you see a sign.

- Be extra cautious at dawn and dusk. Many animals, especially deer, are more active in the early morning and at dusk.
- Use high beam headlights if there's no oncoming traffic. Wildlife may be spotted sooner with high beams, and they also help spotting some animals' reflective eyes.

### **What to Do After an Animal Accident**

Some accidents are unavoidable. If you are about to hit a deer, 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 swerve, you could lose control and hit a tree or veer into oncoming traffic.

After a crash with wildlife, follow the steps below:

- If you can, move your car to a safe place and turn on your hazard lights.
- Stay away from the animal. A frightened or wounded animal can lash out and hurt you.
- 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.

Finally, always wear your seat belt. This won't prevent a collision but it can save your life.

For any other insurance information contact the Oklahoma Insurance Department at 1-800-522-0071 or visit our website at [www.ok.gov/oid](http://www.ok.gov/oid).

#### **About the Oklahoma Insurance Department**

The Oklahoma Insurance Department, an agency of the State of Oklahoma, is responsible for the education and protection of the insurance-buying public and for oversight of the insurance industry in the state.

#### **For more information, contact:**

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