

Tips to Be Safe From Deer Collisions

Thursday, October 19th, 2023.

When the autumn season paints the world with vibrant hues and natural beauty, it's essential to stay vigilant on the roads to avoid unexpected encounters with deer and other wildlife. These tips will not only keep you safe but also help prevent costly repairs and insurance claims.



Be Cautious During Mating Season

Insurance claims for collisions with animals, particularly deer, rise significantly during the fall, with November being the peak period. In fact, November sees more than double the average monthly animal strike claims and nearly 3.5 times the claims seen in August, the least likely month for such incidents. On average, a November animal strike claim costs around \$4,600, according to the IIHS.

Stay Vigilant Year-Round

While fall is notorious for deer activity, data from the Highway Loss Data Institute (HLDI) reminds us to exercise vigilance throughout the year. Animal-related motorist fatalities also spike in the spring and summer. This reinforces the importance of being alert when driving, as deer aren't the sole road hazard.

Understand Deer Behavior

Deer are usually active at dawn, around 7 p.m. Therefore, use your high beams during these hours to improve visibility and increase your chances of spotting them.

Brake, Don't Swerve

In the event of an animal crossing your path, it's safer to brake in a straight line rather than making a sudden swerve. Swerving can lead to hitting another vehicle or losing control of your car, making a collision with the animal a better option for your safety.

Assume There Are More

Deer often travel in groups, so if you spot one crossing the road, be prepared for more to follow. It is true that where there is one, there are usually more.

Avoid Relying on Deer Whistles

Deer whistles, aftermarket devices some drivers attach to their vehicles, aim to scare off animals. However, animal behavior remains unpredictable, even with these devices.

Buckle Up

Wearing a seat belt is your best defense against minimizing risk in a crash. A study by the IIHS found that a significant number of people killed in animal-vehicle collisions weren't wearing seat belts.

Know What to Do After a Collision

If you do collide with an animal, safely move your vehicle off the road, call the police or animal control, and refrain from approaching or touching the injured animal. Document the scene and contact your insurance company once you are home. Auto insurance policies generally cover damage from animal collisions under comprehensive insurance, which also includes theft and physical damage from non-collision causes.

Know the Risk by State

The likelihood of a driver hitting an animal can vary significantly by state. Based on data from July 1, 2022, to June 30, 2023, the states with the highest chances of animal collisions are West Virginia, Montana, Pennsylvania, Michigan, and Wisconsin, in that order.

Stay Alert Year-Round

Animal collisions can happen at any time, but they are most prevalent from October through December, during hunting and mating seasons. Pay attention to "deer crossing" and "wildlife crossing" signs, especially in areas near woods or water, and use high beams to illuminate dark roads when necessary.

Watch for Deer Herds

If you spot one deer on the road, there's a good chance that more are nearby. Be cautious and anticipate additional animals.

Do Not Use a Deer Whistle

As mentioned earlier, there is no scientific evidence to support the effectiveness of car-mounted deer whistles.

As for the recent dip in animal strike claims, it remains a mystery, with no clear explanation. While advancements like automatic emergency braking and improved headlights aim to reduce animal strikes, the availability of these systems has not significantly increased to explain the decrease in claims. Despite this, staying alert and following these safety tips will continue to be the best defense against animal collisions.