

Car & Deer Collisions

By Basil Housewright, Jr.

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. This leads to a rise in deer-vehicle collisions. 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. Drive the speed limit and be aware of deer standing just off the road. When you approach deer standing close to the road be aware they tend to bolt across the road just in front of you very often as they become blinded by your bright headlights. Slow down and be prepared to stop quickly.

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 one of the nation's leading auto insurers.

Damage caused by an accident with deer or other animals is covered under the optional other-than-collision often called comprehensive portion (not the collision portion) of an automobile insurance policy. Other-than-collision often called comprehensive coverage 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.

The average claim for deer-vehicle collisions typically is around \$3,000 to \$5,000 with costs varying depending on the type of vehicle and severity of the damage. The frequency of deer-vehicle claims has been increasing while other claims involving moving vehicles (i.e. first-party, physical damage claims not caused by weather, criminal activity or fire) has been declining. Many of these deer-vehicle collisions occur on rural and neighborhood roadways with lower posted speed limits. In cases where the deer-vehicle collisions occur on a major roadway with higher posted speed limits the damage severity tends to increase substantially and can lead to driver and passenger injuries. The Insurance Institute for Highway Safety (IIHS) noted that deer-vehicle collisions in the U.S. cause about 200 fatalities annually.

If you are traveling in areas with deer populations be aware of their presence and keep your eyes on the roadway.

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