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DEPARTMENT OF INSURANCE

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NEWS RELEASE

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Watch out for wildlife collisions

BOISE ID (November 5, 2015) – Deer, elk, and other wildlife are beginning their migration to lower elevations making driving a bit dangerous. November is the peak month for vehicle-deer crashes. According to information compiled by State Farm, Idaho drivers have a 1 in 146 likelihood of a collision with deer.

“We encourage drivers to be careful and pay attention to animals crossing highways,” says Idaho Department of Insurance Director Dean Cameron. “Learn how to prevent accidents, and be sure you have the appropriate automobile coverage before a collision occurs.”

The Department has prepared a *Consumer Alert* with helpful tips for drivers:

Are you covered?

- Vehicle damage caused by a collision with an animal is covered under an auto policy’s optional comprehensive portion and is subject to the policy’s deductible.

How to avoid an animal collision:

- Deer tend to travel in groups; if you see one animal, look out for more that may follow.
- Deer signs are placed at known deer-crossing areas; be on the lookout for these signs and reduce your speed when you see one.
- Animals tend to be active during dawn and dusk; be extra conscious during these times.
- Stay focused while driving; do not text, talk on your phone, or allow passengers to distract you.
- Wearing your seat belt could save your life if you have a collision with an animal.
- 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 the collision, try not to swerve – swerving can cause you to lose control and veer into oncoming traffic.

What to do after an animal accident:

- Stay calm.
- If possible, move your vehicle to a safe place and turn on your hazard lights.
- Stay away from the animal.

- Alert authorities so they can clear the road.
- 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; when in doubt, call a tow truck.

To read the Consumer Alert in its entirety and for more information about this and other insurance topics, visit the Department's website at www.doi.idaho.gov.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information, visit www.doi.idaho.gov.

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