

State of Idaho
DEPARTMENT OF INSURANCE

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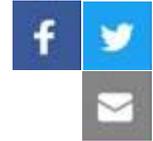
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'Tis the Season' for Automobile Accidents Involving Wildlife on Idaho Roadways
Colder fall temperatures increase the risk of encountering deer, elk and other wildlife

BOISE, ID – An increased potential for vehicular accidents involving deer and elk on Idaho roadways occurs during fall when cooler weather encourages wildlife activity. The Idaho Department of Insurance urges drivers to always drive with caution and to be on the lookout for animals on the roadway, most particularly during dawn and dusk when wildlife tends to be more active

During this time, deer and elk naturally migrate to lower, warmer elevations, increasing their chances of crossing paths with a vehicle on the road. Deer, elk and other wildlife tend to travel in herds, so if you see one, others may follow. According to the National Highway Safety Administration (NHTSA), about 1.5 million deer-related auto accidents happen nationwide each year, resulting in more than \$1 billion in annual insured losses.

"Driving requires your full attention, most especially in rural areas or near migration routes where wildlife can make their way onto open roadways," said Director Dean Cameron. "It's also important to review your auto policy and make sure you have proper coverage that can protect your loved ones and other drivers."

'Comprehensive' coverage and not liability or collision is the portion of an automobile policy that Department officials say will pay for auto damages caused by wildlife. Filing a claim for an accident covered by comprehensive coverage may still require paying a deductible before the insurer will cover the cost of the claim up to the policy limit. Contact your insurance agent to discuss adding comprehensive coverage that will cover animal collisions. Always be sure to take photos or video of any damage to support an insurance claim.

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 serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, visit doi.idaho.gov.

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