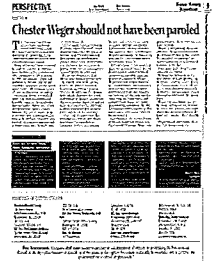




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LETTERS TO THE EDITOR

Watch out for deer along Illinois highways and byways

To the editor:

Deer are common along Illinois roadways this time of year. Drivers should be alert and know how to respond when deer are nearby. Use the following strategies to reach your destination safely and avoid injury.

- Wear a seat belt. Seat belts keep occupants from being tossed around following impact with a deer or other object.

- Avoid distractions. Drivers may have very little time to react to a deer. Be alert at dawn, dusk and night-time hours when deer are most active. Pay extra attention when road signs indicate deer are common.

- Honk. Deer travel in groups. Blast the horn if you see a deer near the roadway to scare others that may be nearby.

- Use high-beam headlights at night whenever possible.
- Hit the deer rather than swerving

or braking suddenly. You may lose control by abruptly changing vehicle direction. Better to hit the deer than a tree, post or oncoming car.

- Pull over to a safe place and call for assistance if you hit a deer. Request medical help for injuries. Do not get out to check on the animal. Stay inside your car until help comes or it is safe to move the vehicle.

People often turn to an insurance company to help with vehicle repairs following a deer-hit.

Comprehensive insurance covers damage when there is direct contact with the deer.

Swerving to avoid the deer and hitting another car or fixed object is a collision claim.

Liability-only insurance provides no coverage for damage to your vehicle.

Kevin J. Martin
Springfield

Note to readers: Kevin J. Martin is executive director of the Illinois Insurance Association.