



Title: **Motorists should be alert for deer**

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Size: 19.37 square inch

Marion, IL Circulation: 351



# Motorists should be alert for deer

Dear Editor,

Deer-vehicle crashes are more frequent this time of year. The Illinois Insurance Association and its member companies encourage motorists to be alert, focused, and ready to react to deer on roadways in the coming weeks.

Tips to avoid deer-related incidents:

- Slow down around timber, field edges, watering holes, and other areas where deer gather.
- Drive with high beam headlights at night when possible to better catch the reflection of a deer's eyes.

- Deer travel in groups. If you see one, more are likely nearby.

- Honk the horn; flash headlights; tap brakes if you see a deer.

Deer are unpredictable. Follow these steps if one appears in your path.

- Stay calm; firmly grip the steering wheel; brake steadily; hit the animal head-on; come to a controlled stop.

- Never swerve to avoid a deer-hit. Swerving makes serious injury and vehicle damage more likely.

- Call 911 to report the crash.
- Check for injuries and request medical help if necessary.
- Illinois law requires an accident report if property damage exceeds \$1,500.
- Remain in your car until help arrives.

Fixing a deer-damaged vehicle can be costly. Auto insurance covers this unexpected expense if the policy has physical damage protection. Report the acci-

dent to your insurance company as soon as possible. Take pictures, get two repair estimates, and check deductibles. The policyholder pays the comprehensive deductible if there is direct contact with the deer. Otherwise, the collision deductible applies. Liability-only insurance provides no physical damage coverage for the policyholder's vehicle.

Sincerely,

Kevin J. Martin

Executive Director

Illinois Insurance Association

## LETTERS TO THE EDITOR