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Be on the lookout for deer

The Illinois Insurance Association reminds motorists to be on the lookout for deer in the coming weeks. Drivers may have little time to react when deer linger, step onto, or leap across the roadway.

Be vigilant, especially between 5 p.m. and 7 a.m. when deer are most active. Drive with high-beam headlights at night whenever possible. Watch for deer crossing signs and use caution navigating these locations. Slow down and honk the horn if you spot a deer near the road, as there may be more nearby. Always wear your seatbelt and insist that passengers do the same.

Know how to respond if you cannot avoid hitting a deer. Never swerve the vehicle, as you may end up crashing into a bridge, post, tree, or oncoming car. Instead, firmly apply brakes, tightly grasp the steering wheel, and hit the animal directly. Pull off the road and request assistance if you or your passengers need medical attention. Do not touch the injured deer.

Crash victims often turn to an insurance company for help with vehicle restoration. Repairs from a deer crash are covered only if you bought comprehensive coverage on the vehicle involved in the accident. The loss is a collision claim if you swerve to avoid the deer and hit another car or object. Liability-only policies do not pay for damage to your vehicle.

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