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Watch out for deer

To the Editor:

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 behind the steering wheel, especially between 5 p.m. and 7 a.m. when deer are most active. In addition, 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. Finally, always wear your seatbelt and insist that passengers do the same.

Knowing how to respond when a deer-vehicle crash cannot be avoided is also important. Never swerve to dodge the deer. You may lose control of the vehicle and crash into a bridge, post, tree or oncoming car. Instead, firmly apply brakes, grasp the steering wheel tightly, and hit the animal straight on. Pull off the roadway 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. Remember that a liability-only auto policy does not pay for damage to your vehicle. 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.

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