

Drive Defensively During Deer Season

Driving defensively during the deer mating season is a must for Kansas drivers, according to Ken Selzer, CPA, Kansas Commissioner of Insurance.

“The reality of driving on Kansas roads and highways this time of year is the possible encounter with a deer,” Commissioner Selzer said.

A September 2016 report from State Farm Insurance says that Kansas has the 18th-highest frequency in deer-vehicle mishaps in the United States. The chance of a driver having a vehicle collision with a deer in Kansas this fall is 1 in 125. Those statistics remain unchanged from 2015, according to State Farm.

The Kansas Department of Transportation 2015 preliminary deer crash report shows 9,980 total crashes, with 527 injuries and eight deaths.

The national average cost per claim from a deer-vehicle collision actually dropped slightly for 2015-2016 from the previous reporting year, to \$3,995 from \$4,135 in 2014-2015.

Kansas motorists should check with their insurance agents to find out the type of vehicle accident damage coverage their policies have, the Commissioner added.

When an accident occurs, you should consider the following:

- Contact your insurance agent or company quickly to begin the claims process.
- If you do hit a deer and are uncertain whether the animal is dead, keep your distance. You might be dealing with an injured, wild animal with sharp hooves.
- If the deer is blocking the roadway and poses a danger to other motorists, you should immediately report the incident to the local law enforcement agency.
- Deer accidents are usually covered under a person’s *comprehensive* coverage, not *collision* coverage.
- Stay alert, always wear your seat belt and drive at a safe, sensible speed for conditions.
- Watch for the reflection of deer eyes and for deer silhouettes on the shoulder of the road.
- Do not rely exclusively on devices such as deer whistles, deer fences and reflectors to deter deer.
- When driving at night, use high-beam headlights when there is no opposing traffic. The high beams will illuminate the eyes of deer on or near a roadway.
- Brake firmly when you notice a deer in or near your path, but stay in your lane. Many serious accidents occur when drivers swerve to avoid a deer and hit other vehicles or lose control of their cars. Potentially, you will risk less injury by hitting the deer.
- If you see one deer, it is likely there are more nearby.
- If the deer stays on the road, stop on the shoulder, put on your hazard lights and wait for the deer to leave the roadway; do not try to go around the deer while it is on the road.

“If you do have a deer encounter and need some assistance with your vehicle claim, our Consumer Assistance Representatives at the Kansas Insurance Department can help,” Commissioner Selzer said. “Call us at 800-432-2484, or use the online chat feature at our website, www.ksinsurance.org.”