

Insurance Commissioner Nickel: Reminds drivers deer season has arrived

Posted on Monday, Oct 8, 2018

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Madison, WI—October and November are deer mating months, escalating the presence of deer on Wisconsin's roads and increasing the likelihood of vehicle versus deer collisions.

"The deer population in Wisconsin becomes more active in the fall during hunting and mating season, escalating the number of vehicle/animal collisions," said Insurance Commissioner Ted Nickel. "Drivers need to be aware not only of the deer, but of their auto insurance coverage. Deer hits can lead to expensive repairs or, worse, a totaled vehicle. Without proper auto insurance, those expenses are out-of-pocket."

According to the Wisconsin Department of Transportation, Wisconsin law enforcement agencies reported 20,521 deer-versus-motor-vehicle crashes last year. Deer are the third most commonly struck objects in Wisconsin traffic crashes, behind other vehicles and fixed objects.

Deer hits are covered under the comprehensive coverage of an auto policy. Comprehensive coverage provides financial protection beyond that of standard collision coverage, including hail, theft, falling objects, and vehicle/animal accidents.

Comprehensive coverage, sometimes referred to as “other than collision,” is optional and found in the section of a policy titled “Coverage for Damage to Your Auto.” Drivers should call their insurance company or agent and check their policies to see if they have comprehensive auto coverage.

Commissioner Nickel urges Wisconsin’s drivers to be aware of the increased chance of hitting deer in the coming months. Take the proper precautions:

- Be alert in the early morning and evening hours. This is the most active time for deer.
- Pay attention to deer crossing signs. They are there to designate a particularly high deer traffic area.
- Wear your seat belt, stay sober, use your headlights at all times, and use your high beams whenever you can.
- Scare deer away if you see them near the side of the road. Slow down, blow your horn, and, if possible, flash your headlights.

If you see a deer in front of you, remember— it is better to hit a deer than to swerve and lose control of your vehicle, risking a roll-over or hitting a tree or oncoming traffic.

- Brake firmly.
- Don’t swerve.
- Stay in your lane.
- Bring your vehicle to a controlled stop.

If you do hit a deer,

- Do not leave your vehicle. The injured deer could hurt you.
- Try to get your car off the road.
- Call the police.

The Office of the Commissioner of Insurance offers publications online, such as [Consumer’s Guide to Auto Insurance](#). Visit the Consumer Publications page at oci.wi.gov/Pages/Consumers/ConsumerPublications.aspx for more valuable information about auto insurance and protection during Wisconsin’s active deer season.