

# Office of the Commissioner of Insurance: Be attentive and alert when driving this fall

Posted on Wednesday, Oct 28, 2020

>> **WisPolitics is now on the State Affairs network. Get custom keyword notifications, bill tracking and all WisPolitics content. [Get the app or access via desktop.](#)**

**Madison, Wis.** – The deer population in Wisconsin becomes more active in October and November, during hunting and mating season, increasing the chance of vehicle-versus-deer accidents.

According to the Wisconsin Department of Transportation (WisDOT), last year in Wisconsin there were 18,414 reported deer/vehicle crashes resulting in injuries to 556 motorists and nine fatalities (six were motorcyclists).

“With the likelihood of hitting a deer increasing in the coming weeks, it’s important for drivers to be alert to deer and to understand their auto insurance coverage,” said Insurance Commissioner Mark Afable. “Deer-versus-vehicle collisions can lead to costly repairs without proper auto coverage.”

It is important to know that most policies cover hitting a deer under comprehensive, not collision, insurance. Comprehensive coverage pays for damage to your auto for causes other than a collision, including fire, vandalism, wind, hail, falling objects, or hitting an animal.

The Office of the Commissioner of Insurance (OCI) urges drivers to check their policies and call their insurance company or agent to see if they have comprehensive auto coverage.

Even seasoned Wisconsin drivers can be taken by surprise by a deer darting across the roadway. To avoid deer crashes and motorist injuries, WisDOT provides the following tips:

- Slow down, eliminate distractions, and make sure all vehicle occupants are buckled up.
- If you see one deer cross in front of you, watch for more. One long blast from your vehicle's horn may frighten the deer away.
- If a collision with a deer is unavoidable, brake firmly and stay in your lane. Avoid sudden swerving which can result in a loss of vehicle control and a more serious crash. If you hit a deer:
  - Get your vehicle safely off the road if possible and call law enforcement.
  - It's generally safest to stay buckled-up inside your vehicle. Walking along a highway is dangerous as you could be struck by another vehicle.
  - Don't attempt to move an injured deer.

You can find OCI publications such as [Consumer's Guide to Auto Insurance](#) and [Frequently Asked Questions - Auto Insurance](#) on the [Consumer Publications](#) page of our website [oci.wi.gov](http://oci.wi.gov).