

Office of the Commissioner of Insurance: Reminds Wisconsin drivers of deer-vehicle crash risk

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Madison, Wis. — While deer-vehicle collisions occur year-round, crashes peak in October and November during the deer hunting and mating season. As the daylight hours get shorter, we also spend more time driving in the dark, increasing the chance of vehicle versus deer accidents.

In 2020, according to the Wisconsin Department of Transportation (WisDOT), there were 18,414 reported car-killed-deer crashes, resulting in more than 523 injuries and 13 fatalities among Wisconsin motorists.

Remember to stay alert, don't drive distracted, and watch the sides of roadways for deer, especially at dusk and in the early morning hours. In addition to driving smart, it's important to have the correct automobile insurance coverage.

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.

"A deer can take even the most seasoned Wisconsin drivers by surprise," said Insurance Commissioner Mark Afable. "Drivers must understand their auto insurance coverage because deer-vehicle crashes can lead to costly repairs without proper coverage."

The Office of the Commissioner of Insurance (OCI) urges drivers to check their policies and call their insurance company or agent to make sure they have the right auto insurance coverage to keep them financially protected.

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.

Consumers can find more information about auto insurance on our [Consumer Auto Insurance](#) web page. It has helpful information about insuring your car and other vehicles. OCI also provides helpful publications such as [Consumer's Guide to Auto Insurance](#) and [Frequently Asked Questions - Auto Insurance](#).