

Office of the Commissioner of Insurance: Don't be caught like a deer in the headlights: Review your insurance coverage for deer crash coverage before an accident

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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.

According to the Wisconsin Department of Transportation, there were [16,547 deer crashes](#), resulting in more than 523 injuries and 13 fatalities among Wisconsin motorists in 2021.

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. The Office of the Commissioner of Insurance also urges drivers to check their auto insurance policies to make sure they have the right auto 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.

"If you're not sure what your policy covers, call your insurance company or agent to check," said Insurance Commissioner Nathan Houdek. "Damage from a deer crash may cost hundreds or thousands of dollars, so find out what your coverage includes

before you need to use it.”

If you see one deer cross in front of you, slow down and watch for more. 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 do hit a deer or other animal, get your vehicle safely off the road if possible and remain in your vehicle while calling law enforcement. After the accident, photograph damages to your vehicle and contact your insurance company right away if you plan to file a claim.

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](#).