

UNSWERVING ADVICE FOR DRIVERS: STEER CLEAR OF DEER

Soaring deer populations and weather conditions during travel this season can be a dangerous combination for motorists — especially uninsured ones. Animals, particularly deer, are a factor in many traffic accidents. Although most deer and other animal-related accidents do not involve human fatalities, they do contribute to insurance claims and auto damages each year.

While most deer-related accidents involve only one car, if a motorist swerves away from an animal and hits another car or another's property, he will likely be liable for any damage that occurs. Foregoing liability coverage could mean an even bigger hit to one's wallet.

Many deer-related accident fatalities occur in rural areas where the animals are prevalent, speed limits are higher and roads wind through heavily wooded areas. This is not surprising since almost 60 percent of all auto accident fatalities occur in rural areas. But increasingly, these incidents are becoming an urban and suburban phenomenon. Heavily populated, growing areas are now experiencing serious deer-related accidents as suburban development infringes upon deer and other animal habitats.

Trusted Choice® independent insurance agents offer the following advice for drivers:

- Be alert when passing through a deer crossing zone.
- Remember: the signs were put there for a reason.
- Drive cautiously during early evening and early morning hours when deer are active.
- Even in urban and suburban areas, rush hour commuters should be particularly alert for animals. If you see a deer on the road, slow down and blow your horn to scare it away. Deer often fixate on headlights, so it may not be effective to just flash your lights.
- Look for other deer after one has crossed the road. Deer seldom run alone.
- If unable to stop to avoid hitting a deer, do not swerve. It is better to hit the deer head-on. The most serious injuries to motorists or passengers occur when a driver swerves to avoid a deer but hits a fixed object or moving car.
- Ideally, to reduce damage and likelihood of injury, a motorist should brake until just before the point of impact, then, accelerate to lift the hood and prevent the animal from flying up onto the windshield.
- If you hit a deer, don't touch it. If it is alive it may be dangerous. Call the state or local police to report the accident.
- Immediately report any damage to your insurance agent.

****Saylor Insurance Service, Inc.** is a local Independent and Trusted Choice® agency that represents multiple insurance companies, so it offers you a variety of personal and business coverage choices and can customize an insurance plan to meet your specialized needs. You can visit **Saylor Insurance** at 21 Main Street, Sabetha, Kansas, inside the Morrill & Janes Bank Building, online at www.saylorinsurance.com, or call us at **785-284-3435** or toll free at **888-736-2265**.