Consumer Alert

Contact:
Kenton Brine, President
Sandi Henke, Deputy Director
NW Insurance Council
Phone: (800) 664-4942

Release Date: 10-01-2024
kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
Follow at Twitter/nwinsuranceinfo
Facebook/NWInsuranceCouncil

Attention Drivers: lookout for deer, other wildlife, and consider Comprehensive and "PIP" Coverage

What to Know

- *Motorists in the United States have a one-in-128 chance of colliding with a deer or other wildlife, according to State Farm. Idaho drivers have a one-in-157 chance.*

- *More deer-vehicle collisions occur between October and December than at any other time of year.*

- *Your Auto Insurance policy will pay for damage to your vehicle from a collision with wildlife, but only if you have optional Comprehensive Coverage.*

BOISE, ID, October 1, 2024 – Vehicles and wildlife can be a lethal combination on Washington roads. As the weather gets colder and days get shorter, drivers face a greater risk of collisions as deer and other wildlife migrate from the mountains and unexpectedly dart across roads and highways.

Idaho drivers have a one-in-157 chance of hitting a deer, according to a 2023/2024 analysis by [State Farm](). And more deer-vehicle collisions occur between October and December than any other time of year.

"Collisions between vehicles and large animals can cause severe damage and serious injury to drivers and passengers," said Kenton Brine, NW Insurance Council president. "Using caution and staying alert can save your life and eliminate the need for costly vehicle repairs."

Brine said a standard Auto Insurance policy will pay for damage to your vehicle, less the deductible, if you hit a deer or any other animal, but only if you have optional [Comprehensive Coverage](). Another optional coverage – Personal Injury Protection, or ["PIP" coverage]() – can pay medical expenses for the driver and/or injured passengers, regardless of who is at fault in a collision.

"All drivers are required by law to carry an Auto Liability Insurance policy when they drive, which provides coverage to pay for injuries or damage suffered by others in an accident which is your fault," Brine said. "But to pay for damage to your own vehicle from a collision with wildlife, you'll need Comprehensive coverage, which is an inexpensive addition to your auto policy. It's also wise to consider PIP coverage in case you or others in your vehicle suffer injuries."

NW Insurance Council offers the following defensive driving tips to help you avoid wildlife while on the road:

- **Be attentive** from sunset to midnight and the hours just before and after sunrise. These are the highest-risk periods for deer-vehicle collisions.
- **Drive with caution** when moving through wildlife-crossing zones, in areas known to have large deer and elk populations and in areas where roads divide agricultural fields from forestland. Also be aware that wildlife

collisions also happen on city arterials and suburban neighborhood streets.

- **Deer seldom run alone.** If you see one deer, others may be nearby.

- **When driving at night**, use high-beam headlights when there is no oncoming traffic and no cars directly ahead of you.

- **Brake firmly when you notice deer** or elk in or near your path and stay in your lane. Many serious crashes occur when drivers swerve to avoid an animal and hit another vehicle or lose control of their car.

- **If you hit an animal, pull over** and call law enforcement to direct you to your next step. Some states have special requirements regarding animal collisions.

- **Always wear your seatbelt.** The [National Highway Traffic Safety Administration](#) (NHTSA) estimates that seat belts saved the lives of 14,955 people in 2017

For more information about Property & Casualty Insurance, contact [NW Insurance Council](#) at (800) 664-4942.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

###