

# White Paper



## Avoiding a Deer Collision



People helping people...it's what we do best.

Every year, deer collisions are all too prevalent on North American roads. Colliding with these animals is potentially fatal for the humans and at the very least, is likely to cause a lot of damage to your car (let alone to the animal). Here are some suggestions for avoiding collisions in the first place:

1. Be attentive when driving, actively scan the sides of the roads as you drive for any signs of wildlife! And Slow Down!
2. Heed the warning signs – when you see the road signs it means the area you are traveling through is deer territory, and you need to take extra care.
3. Be especially cautious at sunset and sunrise – these are the times deer seem to move most. These are also the hardest times for our eyes to adjust to the light.
4. Use high-beam headlights when driving in deer territory to increase your vision and will increase your time to react to a deer hiding on the roadside who decides to jump in front of your car.
5. The use of car-mounted 'deer whistles,' do not seem to affect deer and may result in drivers being less aware. These devices don't work! Watch out!
6. If a collision with a deer is unavoidable, it is usually best not to swerve to avoid it, brake and hold the wheel straight. Turning the wheel to avoid the deer may result in a worse accident with another car, or cause the car to spin out of control resulting in a much more serious crash.

*The four worst states for deer collisions based on total number of claims filed with one of the countries largest auto insurers: 1 – Pennsylvania; 2 – Michigan; 3 – Illinois; 4 – Ohio.*



#### Steps to take if a deer collision occurs

- There are some important steps to take after assessing if everyone has survived okay:
- Pull over if possible. Put your hazard lights on and if you can, put the headlights onto the animal or as close as possible.
- Check passengers for injuries and treat accordingly. Even if there are no injuries, shock will probably occur fairly quickly. Try to reassure one another and if it is cold, put on warmer clothing immediately as shock or fear increases the inability to ward off cold. If it is winter, stay in the car for warmth.
- Avoid going near the animal; it may kick or gore you from fear and pain. If it blocks the road, use your hazard lights and headlights and keep your car stationary. Only attempt to move the animal if you are 100% certain that it is dead.
- Use road flares or triangles if you have them.
- Call the police immediately or flag down help.

### **About Kapnick**

At Kapnick Insurance Group we realize that insurance is ever changing and complex. That's why our core purpose is to simplify the insurance process in order to continuously meet our clients' needs and interests - all while lowering their overall total cost of risk.

**How do we do this?** We continuously invest in **cutting edge products and technology** which provide our insurance professionals with an impressive range of resources. Each client's unique needs and goals are examined closely by a dedicated service team who put their combined knowledge and industry experience to work. Piece by piece, they break down the many complex facets of insurance into easy-to-understand components and present a simplified insurance program.

**The result?** A comprehensive insurance program you can understand - backed by a firm you can rely on.

#### **Locations**

**Adrian:** Corporate Headquarters  
333 Industrial Drive, P.O. Box 1801  
Adrian, MI 49221-7801  
517.263.4656 / Fax: 263.6658

**Southfield:**  
26100 American Drive, Suite 300  
Southfield, MI 48034  
248.352.4455 / Fax: 352.4466

**Ann Arbor:**  
950 Victors Way, Suite 10  
Ann Arbor, MI 48108  
734.994.9099 / Fax: 994.7326

888.263.4656  
[www.kapnick.com](http://www.kapnick.com)

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