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Commissioner Badolato Warns Drivers to Watch out for Deer

TRENTON —Department of Banking and Insurance Commissioner Richard J. Badolato wants New Jersey drivers to watch out for deer during rutting season. Rutting or mating season for deer is October through December. Deer are apt to suddenly sprint onto roadways as bucks actively pursue does. This activity rises in the early morning and around sunset when visibility decreases. Caution becomes more necessary now that Daylight Saving Time has ended and commute times align with periods when deer are most active and road conditions are more difficult.

“You don’t have to be a hunter to come into the crosshairs of deer during the fall months,” said Commissioner Badolato. “You could find that your vehicle moves into the same path as a doe or buck. More deer accidents occur in October and November than the rest of the year.”

Commissioner Badolato provided tips to help motorists stay safe during deer mating season. Multiple deer may cross the road at any moment, usually in single file.

“If you see a deer, slow down and pay attention to sudden movement,” said Badolato. “If the deer is in the road and does not move, wait for the deer to pass and the road is clear. Also, pay attention to “Deer Crossing” signs. Slow down when driving through areas known to have a lot of deer.”

Do you have Coverage?

Damage to a vehicle with a deer or other animal is covered under an auto policy’s optional comprehensive coverage. If you only have liability coverage, your insurance carrier will not cover damage to your vehicle caused by a deer collision.

“To make sure your vehicle is covered for deer collisions, contact your agent or carrier to discuss adding comprehensive coverage to your policy,” said Badolato. “Filing a claim for an accident covered by your comprehensive coverage means you will still have to pay a deductible. After that, your insurer will cover the costs of the claim up to your policy limits.”

What to do if you Hit a Deer

Some accidents are unavoidable. Knowing how to react in the event of an animal collision can help keep you safe. If you are about to hit a deer or other animal, hold firmly onto the steering wheel, apply your brakes and come to a stop. Try not to swerve, which could cause you to lose control and possibly hit a tree or veer into oncoming traffic.

“Stay calm and move your vehicle to a safe place if possible,” said Commissioner Badolato. “This may mean pulling over to the shoulder of the highway. If you can’t move your car or the animal is blocking traffic, alert the authorities so they can clear the roadway.”

Commissioner Badolato urged drivers to document the incident by taking photos of vehicle damage, the roadway and document any injuries sustained. Report the loss to your agent or carrier as soon as possible.

For More Information on Auto Insurance Claim Filing

http://www.state.nj.us/dobi/ins_ombudsman/wysk1.htm

To Contact DOBI

To contact the Department by phone, call the consumer hotline: 1-800-446-SHOP (7467)

Or call 609-292-7272.

To request assistance or file a complaint: www.state.nj.us/dobi/consumer.htm

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