



Maryland
INSURANCE ADMINISTRATION

CONSUMER ADVISORY

DEER-VEHICLE COLLISIONS

The Maryland Insurance Administration advises consumers to drive safely and review insurance coverage as deer-vehicle collisions increase.

Deer mating season in Maryland stretches from mid-October to mid-December. While deer-car collisions can occur any time of year, the fall breeding season is a peak time for such accidents.

The Maryland Insurance Administration reminds consumers to check with your insurance company or producer (agent or broker) to make sure you understand what coverage may be available if your vehicle is damaged in a collision with a deer or other wild animal.

Comprehensive coverage is optional coverage that pays for damage to your car resulting from causes other than an accident involving another vehicle or object, such as storms, vandalism, fire, theft or animal strikes. As with mandatory collision coverage, choosing a higher deductible may lower your insurance cost.

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**OH DEER,
NEVER VEER!**
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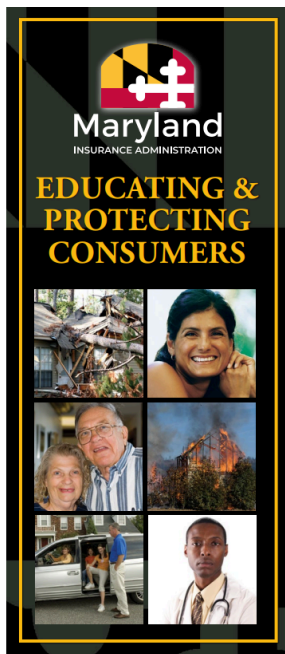


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To limit your chance of colliding with a deer, the Maryland Department of Transportation's State Highway Administration offers these tips:

- Never "VEER" for deer. Making sudden sharp turns is dangerous as it could place a driver in the path of on-coming traffic or cause your vehicle to strike a fixed object such as a tree or utility pole.
- Be familiar with deer behavior. If you see one deer, chances are good that there are more to follow. Deer travel in herds. Be familiar with known deer areas, often marked with deer crossing warning signs.
- Be aware of your surroundings. Deer often feed between sunset and sunrise and often live in forested areas or rural regions near watersheds.
- Stay alert. When traveling through a known deer crossing area, slow down, keep both hands on the wheel and eyes on the road.
- Drive carefully at night. Use your high beams where possible and when there is no oncoming traffic. High beams illuminate a wider area.
- Clean your windows and ensure all exterior vehicle lighting is operational. A clear windshield will help you see greater distances.
- Using peripheral vision. Scan each side of the road and in the distance for movement.
- Should you strike a deer, never approach an injured animal. Pull to a safe location with hazard lights on and call the police. Drive safely this fall.

ABOUT THE MARYLAND INSURANCE ADMINISTRATION



The Maryland Insurance Administration (MIA) is the state agency that regulates the business of insurance in Maryland. If you feel that your insurer or insurance producer acted improperly, you have the right to file a complaint. The MIA can investigate complaints that an insurer or insurance producer has:

- Denied or delayed payment of all portions of a claim
- Improperly terminated your insurance policy
- Raised your insurance premiums without proper notice or in excess of what the law allows
- Made false statements to you in connection with the sale of insurance or the processing of insurance claims
- Overcharged you for services, including premium finance charges

Contact the Maryland Insurance Administration at:

200 St. Paul Place, Suite 2700

Baltimore, Maryland 21202

410-468-2000 | 800-492-6116 | 800-735-2258 TTY



<https://insurance.maryland.gov/Consumer/Pages/FileAComplaint.aspx>



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