What to Do If You Hit a Deer: A Step-by-Step Safety Guide.

Each fall, as daylight hours shorten and deer become more active, the risk of a collision increases — especially in rural areas and wooded regions. In fact, deer-related crashes are most common during October, November, and December, and drivers in our home state of Michigan are statistically more likely to file an animal collision insurance claim. The good news? While you can't always prevent a deer from darting into the road, you can take steps to stay safe. And if the unexpected happens, knowing what to do if you hit a deer can help you stay calm and protected.

Before You Hit the Road: How to Prevent a Deer Collision

While it's impossible to control wildlife, there are things you can do to reduce your risk:

1. **Stay alert at dawn and dusk.** Deer are most active during the early morning and evening hours, which coincide with many people's commutes. Pay extra attention during these times.

2. **Use your high beams.** When it's dark and safe to do so, use your high-beam headlights to illuminate the road and surrounding areas. The reflection of a deer's eyes may help you spot them sooner.

3. **Watch for deer crossing signs.** These signs are placed in high-traffic deer areas. When you see one, slow down and scan both sides of the road.

4. **Drive in the center lane (if possible).** On multi-lane roads, driving in the center may give you more reaction time if a deer darts out.

5. **Don’t swerve**. If a collision seems unavoidable, brake firmly and stay in your lane. Swerving could lead to a more serious accident with another vehicle, tree, or barrier.

What to Do If You Hit a Deer

Even with every precaution, deer collisions still happen. If you’re involved in one, follow these steps:

1. **Move to a safe place.** If your vehicle is drivable, pull over to a safe spot on the side of the road. Turn on your hazard lights.
2. **Stay inside your vehicle.** Deer can be unpredictable, and injured animals may panic. For your safety, it’s best to remain in your car until help arrives.
3. **Call the police.** Report the collision to local law enforcement. A police report may be necessary when filing an insurance claim.
4. **Document the damage.** Once law enforcement arrives and tells you the scene is safe, take photos of your vehicle, the surrounding area, and any injuries. If the deer is still nearby (and it’s safe to do so), take a photo for documentation purposes.
5. **Contact your agent.** Let your insurance agent know what happened so they can help you determine if a claim should be reported. If you have comprehensive coverage, deer-related damage is typically covered under your auto policy once any applicable deductible is met.

How Frankenmuth Insurance Can Help

At Frankenmuth Insurance, we understand that accidents, especially those involving wildlife, can be unsettling. That’s why our auto insurance policies are designed to offer peace of mind when the unexpected happens.

Want to make sure you have the right protection in place? Talk to one of our local, independent agents today. They’ll help you understand your coverage and make sure you’re prepared. And remember: If you’re wondering what to do if you hit a deer, it starts with staying calm, staying put, and staying covered.

Looking for more auto safety tips? Explore our blog for trusted advice from the team at Frankenmuth Insurance.