

# LOSS CONTROL

## Information Bulletin

**DRIVER SAFETY ALERT**

### Animal Strikes & Response



One of the leading causes of accident damage to the county vehicles that we insure-- is animal strikes. There have been many instances where a vehicle has struck a deer, antelope/coyote, rabbit, armadillo, and even a cow on the roadway. The resulting damage to the vehicle has ranged from virtually zero for minor front end or tire/wheel damage to major front-end damages resulting in claims in excess of \$20,000. In many cases, the driver had minimal time to react to the presence of the animal on the roadway.

Sometimes the drivers, upon seeing an animal crossing the roadway, have tried to avoid striking the animal by swerving to one side of the road or the other. However, in doing so, they have sometimes lost control of the vehicle and run off the road hitting some roadside structure or sign post or become involved in an overturn incurring serious damage to the vehicle and, in some cases, injury to the driver.

In light of these instances, you might ask what you can do to avoid an accident or the serious damage resulting from them. Here are some preventive and proactive measures to address this exposure that you can take:

- Pay attention to your driving at all times. Distractions, such as using a cell phone, looking back or sideways while talking to a passenger, looking out the side window at a roadside attraction, or perhaps changing the CD or radio station while behind the wheel take your eyes and mind away from your driving and might lessen the amount of time you have to avoid striking the animal on the roadway in front of you. Paying attention allows you to slow down and avoid the strike altogether.
- If you have sufficient time to note the presence of the animal and the possibility of it crossing in front of you, take your foot off the accelerator and start to slow

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down immediately. However, do not hit the brakes hard, which can result in loss of control.

- Consider installation of grill bars/brush guards on the front of the vehicle built with welded steel materials that will lessen the overall damage to the vehicle should a large animal strike occur. These protective guards should cover the entire front portion of the vehicle and curve around briefly on both sides. Make sure the guards do not cover the headlamps or signal lights on the front of the vehicle.
- If you come upon an animal without much warning and a strike is imminent, attempt to strike the animal with full impact which usually results in knocking the animal out of the way and minimal damage to the front of your vehicle. With the grill bars/brush guard in place, there may be even less noticeable damage from such contact.
- Do not attempt to swerve around the animal at high rates of speed as this often results in loss of control and eventual damage to your vehicle when it ends up off the pavement. Swerving may seem like a normal reaction, but try telling yourself often what to do and not to do when you see an animal crossing or about to cross the road in front of you.

Taking these few precautions and equipping your vehicle properly may avoid this type of accident or the resulting serious damage.

### Note

This document is not intended to be legal advice. It does not identify all the issues surrounding the particular topic. You are encouraged to review your policies and procedures with an expert or an attorney who is knowledgeable about the topic.

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