

Steering clear of wildlife on the road  
could save your life.

SMART THINKING

Experienced drivers in rural areas know: danger always lurks in the form of moose and deer, especially at night. A collision with these large animals can cause thousands of dollars of damage and severe personal injury. But you can avoid this danger by keeping your speed under control and staying alert.

We offer this guide to avoiding collisions with wildlife with the same goal of all our insurance products: to enhance your peace of mind. To learn more about our auto and other policies, contact your Independent Agent or visit [www.mmgin.com](http://www.mmgin.com).



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SUDDEN IMPACT: AVOIDING  
COLLISIONS WITH DEER & MOOSE



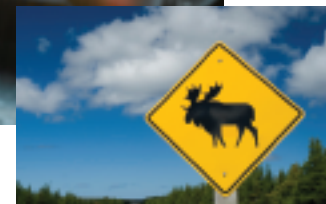
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## What *you* can do to avoid wildlife collisions

The Insurance Institute for Highway Safety estimates there are 1.5 million deer-related traffic accidents in the U.S. each year, causing \$1.1 billion in vehicle damages and painful injuries to drivers and passengers—not to mention the animals. Collisions with moose are less common, but can be even more damaging.

Wildlife aren't very good at avoiding collisions. But you can greatly reduce the risk of a crash by following these safe-driving tips:

- **Know when the danger is greatest.** Moose and deer are most likely to be on the move at dusk and dawn—which is also when visibility is lowest. Crashes with deer peak during the fall mating season, while those with moose are highest May–September.
- **Know where deer and moose are found.** They are most common in rural and forested areas, but are also found in less developed areas of towns. Look for yellow road signs warning of danger, and if you see one animal cross the road, assume there are more nearby.
- **Slow down**, especially when your visibility is reduced by darkness, rain or fog. Follow the maxim, “Don’t drive beyond your headlights.”
- **Stay alert and watchful.** Using high beams whenever possible, scan the roadway as far ahead as you can see. Watch for the reflective eyes of deer, the silhouette of a moose, or unexpected movements. (Moose are extremely difficult to see at night due to their dark color and because their eyes don’t reflect light.)
- **Be ready to act.** You need to decide quickly how best to avert a collision—by speeding up, slowing down or swerving—so continually look for safe areas to move to.



### What if...

...you encounter a moose standing on the road?

- *Don't try to go around it.*
- *Stay in your vehicle.* Do not get out to observe or to chase it off the road. By getting out of the car, you put yourself and other drivers at risk. Moose can be unpredictable and may charge or attack your vehicle.
- *Give the moose plenty of room and let it wander back to the woods.*

...a crash with an animal is unavoidable?

- *Apply the brakes and steer straight.*
- *Let up on the brakes just prior to the impact.* This allows the front of your vehicle to rise slightly, reducing the risk of the animal striking the windshield.