Contact Us:

Larry S. Helms & Assoc Insurance Services 704-893-2793 LarryHelms.com



Driving in the Dark

Check your headlights. Make sure they are clean and aimed correctly.

Keep internal car lights lower - dim the lights on your dash and keep other electronics aimed away from you.

Scan for animal retinas. Animals on the side of the road will have "eye-shine" when your headlights hit them.

With oncoming headlights, focus on something else instead of staring at the oncoming headlights.

Make sure your windshield is clean. Smears and scratches show up more at night.

Clean your exterior mirrors.

Fog lights are useful even on clear nights. The light is low and spread out.

Try not to drive when you're overly tired.

Never drive under the influence of any alcohol or drugs.

Deer Crossing the Road... Dangerous and Costly!

What weighs 200 pounds, reaches speeds of up to 45 mph and can cost thousands of dollars worth of damage in a split-second?



Deer collisions cost U.S. drivers millions every year, with an average repair cost of more than \$4,000 for each claim.

Odds for a deer collision double from October through December.

Do you know the difference between comprehensive and collision coverages? Do you have to right coverage for a deer/animal collision?

Below are some tips to help you avoid a deer accident:

- Be more alert at dawn and dusk, when deer are most active
- If you feel the need to swerve, use caution and be aware of oncoming traffic and your surroundings
- Slow down headlights only shine 200 to 250 feet in front of a vehicle, and a standard-sized vehicle typically takes 240 feet to come to a complete stop from 60 mph.
- When you see a deer cross the road, slow down and expect more to follow
- Watch for "deer crossing" signs and slow down when they are present
- Use high beams while driving at night if there is no other traffic around

In the event you are involved in an accident with a deer or any other animal, call 911 immediately! Hitting any animal, especially a deer or other large animal, can be dangerous. Don't take any chances with your health.