

Deer season means time for defensive driving

Deer and driving – it's time to be prepared, according to Sandy Praeger, state commissioner of insurance.

"Constant defensive driving on Kansas roads and highways is a must during this fall's deer mating season," Praeger said. "Be vigilant when you take the wheel."

Mid-fall is a likely time of the year for deer to be seen on roadways. Sunrise and sunset are the times they are most active around roadways.

Accidents involving deer cause almost \$4 billion in vehicle damage yearly in the United States, according to statistics from the Insurance Information Institute. The average property damage is estimated at more than \$3,000 per vehicle.

"I urge Kansas motorists to check with their insurance agents or companies to find out if they have physical damage coverage (comprehensive and collision) on their vehicle policies," Praeger said. "If not, they should get a quote to find out the additional premium charge to add that coverage, just so you have all the necessary information."

The commissioner also emphasizes two factors. For consumers who have only a liability policy, any damage in a deer/vehicle collision would not be covered by insurance. Second, the higher the deductible a person has, the more out-of-pocket costs that person will have to pay.

To help avoid deer-vehicle collisions, Commissioner Praeger suggests the following:

- Stay alert, always wear your seat belt and drive at a safe, sensible speed for conditions.
- Watch for the reflection of deer eyes and for deer silhouettes on the shoulder of the road.
- Do not rely exclusively on devices such as deer whistles, deer fences and reflectors to deter deer.
- When driving at night, use high-beam headlights when there is no opposing traffic. The high beams

will illuminate the eyes of deer on or near a roadway.

- Brake firmly when you notice a deer in or near your path, but stay in your lane. Many serious accidents occur when drivers swerve to avoid a deer and hit other vehicles or lose control of their cars. Potentially, you will risk less injury by hitting the deer.
- If you see one deer, there are probably more nearby.
- If the deer stays on the road, stop on the shoulder, turn on your hazard lights and wait for the deer to leave the roadway; do not try to drive around the deer while it is on the road.

When an accident occurs

If a deer accident occurs, a policyholder should contact his or her insurance agent or company quickly to begin the claims process. One easy way to help this situation is to download a new WreckCheck mobile application for your smartphone. The app is free and available for both Apple and Android smartphone users.

It can be downloaded by going to a user's app store on his/her phone and searching "WreckCheck." The app outlines what to do immediately following an auto accident, and it takes users through a step-by-step process to create their own accident reports.

If you do hit a deer and are uncertain whether the animal is dead, keep your distance. You might be dealing with an injured, wild animal with sharp hooves that can inflict serious bodily injury.

If the deer is blocking the roadway and poses a danger to other motorists, you should immediately report the incident to the local law enforcement agency.

"Defensive driving is always important, but this time of year it's extremely important," Praeger said. "Do everything you can to protect yourself and your family while on the road."

Crop insurance workshop to look at drought

Agricultural producers are not lacking for topics to discuss or challenges to manage, and the 2012 Crop Insurance Workshop, to be held at sites in Kansas, Nebraska, Colorado and Oklahoma, will touch on several.

The workshops are being held by K-State Research and Extension, Oklahoma State Extension, Colorado State University and University of Nebraska Extension. Application for insurance continuing education credits has been made for the host states as

well as several other states.

This year's workshops, titled "Drought, Politics and Risk Management Strategies" will be held Tuesday, Oct. 30, in Brush, Colo., Wednesday, Oct. 31, in Grand Island, Neb., Thursday, Nov. 1, at the Ramada Inn, 1616 W. Crawford in Salina, and Friday, Nov. 2, in Enid, Okla.

The one-day workshop is designed to provide crop insurance agents, ag lenders and educators and other risk management service providers with tools to help

their clients make more profitable risk management decisions. Farmers and ranchers can apply the information directly.

Cost is \$90 if paid more than five days ahead of a specific workshop. After that date and at the door the fee is \$100.

Information, including a printable registration form and online registration options, is available at www.agmanager.info or by contacting Rich Llewelyn at (785) 532-1504 or rwl@ksu.edu.

Hey, Mom, school was smokin' today



LAURA KREJCI/Sacred Heart School

Kindergartners from Sacred Heart visited the fire trailer during Fire Safety Week. Natalie Wederski (left), Jalyssa Sabatka, Emma Johnson, Rylie Schippers, kindergarten helper Brittany Tuma and Aden Reilley learned what to do if they wake up and there is smoke in their home in order to get out safely.

Three-quarter-ton pumpkin wins a prize

HALF MOON BAY, Calif. (AP) – A grower from Oregon is the winner of this year's Half Moon Bay giant pumpkin contest with a gourd weighing in at 1,775 pounds.

Forty-five-year-old Thad Starr from Pleasant Hill, Ore., set a contest record with his pumpkin, beating last year's winner by 71 pounds.

Starr, who has won the contest

twice before, said he plans to use the \$10,650 in prize money to take his family to Disneyland.

ed at the Half Moon Bay and Pumpkin Festival. The runner-up came in at 1,521 pounds.

His pumpkin was to be displayed

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