



Insurance for Groups

Wildlife Road Safety Tips

BrokerLink is proud to offer exclusive home and auto insurance premiums to members. Talk to one of our group insurance advisors for all your insurance needs.



Canada is well known for providing some of the most memorable wildlife encounters. We're lucky to live in a country where the likelihood of seeing a moose in a marsh along a highway isn't unrealistic. There are many wild animals and if you're planning a road trip, you need to be aware of the possible hazards created by these wild residents roaming the highway.

Tips for reducing the risk of a wildlife collision

- Drive with extra caution during the spring and fall, especially at dusk and dawn, as this is when animals are most active.
- The faster you're going, the greater the distance you'll need to stop. Always obey the speed limit, as some areas purposely have reduced limits where wildlife is prominent.
- Pay attention to yellow, diamond-shaped signs which indicate where animals are known to cross and take extra caution in these areas.
- Actively scan for wildlife in both rural and urban areas, especially in ditches ahead.
- If you see one animal, chances are there are more. So slow down and exercise caution.
- Keep your windshield and headlights clean to ensure an unencumbered view.
- At night, use your high beams when possible and watch for the reflection of an animal's eyes.
- Consider an animal deterrent. A deer whistle, which emits an ultrasonic noise, is believed to help prevent collisions and can be attached to a vehicle. Learn your local laws before you hit the road.

What to do if you hit a wild animal:

- Stay calm. Pull off the road safely and turn on your hazard lights.
- If the animal is lying in the road, direct your headlights toward it so other drivers can see it.
- Don't approach the animal – an injured animal can be dangerous.

Who to contact after an accident:

- If you're injured, call 911. If the animal is still on the road, call the local RCMP to assist with removing it.
- Call your insurance company as soon as it's safe to do so. Take photos of your vehicle and the collision site.
- In some provinces it's required that you report a wildlife collision. Employ the assistance of the local RCMP as they'll liaise with wildlife control or conservation officers.

Understanding your insurance – does it cover animal collisions?

If your auto policy includes comprehensive insurance, you're covered for animal collisions. This coverage typically includes damages to your car caused by events out of your control – like collisions with animals. However, comprehensive auto coverage is not mandatory. This coverage typically covers damages to your car caused by events out of your control – like collisions with animals. If you only have liability insurance, which primarily covers damages you cause others, you're generally not covered for animal collisions. Always ensure you talk with our insurance advisor and understand what type of coverage you have on your insurance policy.

Rest Assured, BrokerLink Has You Covered*

To learn more and for your free, no-obligation quote, contact us today.

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Reasons to Get a Quote

Get a quote on car or home insurance from BrokerLink, and you could win 1 of 4 cash prizes of \$5,000.

CONTEST PERIOD: January 1 - December 31, 2024

*Conditions and restrictions apply to all offers. No purchase required. Must be an active BrokerLink group member at time of entry. Offer ends December 31, 2024. Draws held quarterly at the BrokerLink Woodbridge office. Offers may change without notice. The four prizes are valued at \$5,000 each. For full contest details please visit BrokerLink.ca/contest-rules. ©2024 BrokerLink Inc. *BrokerLink & Design is a registered trademark of BrokerLink Inc. All rights reserved.