

Unfortunate encounter with deer changes everything

by Mark Pavilons

It's funny, you know, how things can change in an instant.

One minute you're driving home from a day at the beach and the next you encounter one of nature's cutest mammals. When you meet a deer in the road, the animal almost always wins.

My son had the misfortune of a deer darting out and hitting his car. While shaken, no one was injured and the impact itself felt minor. But these beasts can do a lot of damage.

Car-deer collisions are actually quite common, especially in rural parts of Ontario. In King and Caledon, they likely happen more than we know. In fact, I saw the aftermath of a mid-afternoon collision in downtown Bolton just a couple of weeks ago. The car was a mess and animal, alas, lay at the side of the hill. Unusual in that it was daylight and it was downtown Bolton. Just goes to show how much we're encroaching on nature.

I recall that my dad was hit twice by deer when we lived in rural Caledon, sometime in the 1980s. He told the story of one incident, in the early morning hours, when he saw the large male deer simply standing in the middle of Old Church Road. He slowed and actually stopped, just a few metres from the animal. It came closer, turned and kicked the car with both hind legs as it took off! It was as if he were defiant, telling us humans exactly where to go.

The VW Beetle sustained a couple of nice dents in the front hood.

Back in the "good old days," insurance claims and even the fix-it-yourself solutions were much easier. Depending on the value of the car, a couple of guys, a case a beer and some hammers were all you needed. Even if you did report it to your broker, a simple call, repair at the local body shop, and the cheque was in the mail.

I found out that a collision with an animal is considered as a "comprehensive claim" and doesn't affect rates.

Today, insurance and car repairs are a whole new breed of animal. Here in the GTA our car insurance rates are among the highest in the country. It's all based on numbers, population, traffic, incidents and claim percentages. Insurers have it down to a science, using formulas, book values, and pinpoint cost estimates. Instead of an adjuster coming to you with his clipboard, it's all technical, computerized, centralized, compartmentalized and finalized.

Today, insurers are more apt to write a car off than repair it. It's all bottom line economics. It's much cheaper to pay the client, take the car away and sell it as salvage. It saves man hours, paperwork and fees. It's that simple.

Also, as we all know our insurance rates "like death and taxes" rise every year regardless of our driving record.

We work to live, and pay bills. In our household, we pay roughly \$7,000 in combined car insurance annually. Over 10 years, that's a whopping \$70,000, more than enough to buy a very nice luxury car.

In Ontario, car insurance is mandatory, so we have no choice. Sure you can shop around, but the industry is so tight, and numbers rule, so there's little wiggle room. While some TV commercials promise the best coverage for really low rates, it never works out that way when actual quotes are prepared.

We pay for insurance in the off chance that we are in a serious accident. I've been accident-free most of my life, save a sliding bump in the snow. I think I've had one windshield replaced in my entire driving life.

I suppose I should consider myself and my family lucky. But it never feels like it when you're woken out of bed at 1 a.m. or spend hours on the phone with claims representatives. Sometimes I think dealing with administrators is more stressful than the incident itself.

I've been happy with my current broker, Anna Raeli of Desjardins in King City. Staff have always been responsible, understanding and explained everything in detail. I never felt uneasy or anxious about giving them a call and asking questions.

In this latest case, Certas was quite efficient, communicative and expedient.

The end result? My son has to look for a new set of wheels before he heads off to Seneca this September.

I recently spent about a month searching for an ideal ride for Lexie, my oldest daughter. We found a very nice 2011 lime green Mazda 2 that she just loves.

After browsing many online venues for used cars, I found there are some real gems and bargains out there in the \$3,000 to \$5,000 range. For a 19-year-old though, that amount of money may seem like a fortune in part-time, minimum wage hours, but it's doable.

Dear old dad does most of the leg work, prep work and stands in line at the MTO office. I actually like the staff at the Bolton branch.

That in itself can be stressful. Buying a car is easy, it's the rest of the process that becomes time-consuming, challenging and potentially expensive.

I was lucky in that Norm at King Road Auto in Nobleton made buying my last two Buicks painless, quick and easy. If only more sellers were that accommodating.

Nevertheless, the search begins anew. And over the next decade, there will likely be a couple more acquisitions. Hopefully we can avoid the fauna and other inherent dangers.

We place a lot of faith, and literally our lives, in our metal and plastic contraptions. We hope they never fail us and we hope they keep us safe.

I cannot fathom the pain and suffering of those who've lost loved ones in motor vehicle collisions. It's the most senseless loss of life that modern society has created.

I pray for the drivers in my family every day. I hope you and yours have trouble-free wheeling. Stay safe!