With migrating and mating season occurring between October and December, your chances of a single-vehicle accident involving a deer or other large animal just went up. Are you covered?

The Better Business Bureau of Minnesota and North Dakota (BBB) recommends that drivers read their auto insurance policy closely or they could miss out on reimbursements or other benefits they're entitled to receive. You may be surprised to see what's included - and what's not!

According to the non-profit Insurance Information Institute, on average a deer-vehicle collision costs $2,800 per insurance claim; $10,000 if there is injury to the driver or a passenger.

Only comprehensive coverage reimburses drivers for loss due to contact with animals such as birds or deer. This fact often causes confusion among drivers who are not aware that collision coverage will not cover a collision with an animal. In addition, most auto insurance policies do not automatically cover the cost of a replacement rental car after an accident.

Although many drivers have coverage for a replacement rental car, they may not realize it because this optional coverage was added at such a minimal expense, usually just a couple of dollars a month. This coverage provides immediate access to a replacement rental car until repairs are made to your damaged car, or you are authorized by your insurance company to purchase a new car.

You should also know if you have gap coverage. If you do and your car is totaled, you won't have to continue making payments on the balance owed on the car. Gap coverage pays the difference between the amount the insurer pays for the totaled car and the amount the insured owes on his or her lease or loan. Without this coverage, drivers are responsible for paying the remainder of their lease or loan even when their car is totaled.

The BBB recommends the following tips to car owners who are looking to understand what their auto insurance covers:

Review your policy or policies with your insurance agent. In general, it's a good idea to review your policies and what they cover on a yearly basis. There are times where it pays to purchase full coverage, but as your vehicle ages, you may be able to reduce your premiums slightly by choosing not to purchase add-ons.

Report the damage as soon as possible. If your car is not drivable, your agent or claims center may be able to save you time and money by having the car towed directly to the repair facility instead of to a temporary storage facility. In addition, arrangements may be made immediately to provide you with a replacement rental car, but only if your policy includes this coverage.

Know what your deductible is and ask about any additional charges before authorizing work. Expect your insurance adjuster, claims representative or repair facility appraiser to review the damage with you and explain the repair process, including the use of original or generic auto parts. Before authorizing repairs, know what your deductible is, as well as any additional

charges you will be expected to pay once repairs are complete.

Ask about warranties on repairs. Ask whether your insurer has a repair facility referral program that offers a written limited or lifetime repair warranty backed both by the repairer and insurer for as long as you own your vehicle.

Do business only with a reputable company. Obtain insurance from companies, independent brokers or direct marketers that have a proven track record of handling auto insurance claims effectively. Get a referral, or check out the insurer's BBB Business Review at bbb.org. Your State Insurance Commissioner is also another great resource.

For more tips you can trust, visit www.bbb.org/us/Consumer-Tips/ .

The mission of the Better Business Bureau is to be the leader in building marketplace trust by promoting, through self-regulation, the highest standards of business ethics and conduct, and to instill confidence in responsible businesses through programs of education and action that inform, assist and protect the general public. Our hours of operation are 8 a.m. to 5 p.m. Monday through Friday. Contact the BBB at bbb.org or 651-699-1111, toll-free at 1-800-646-6222. Visit our Centennial website at bbbis100.org.