Introduction

The Roo Report aims to detail the significance of the kangaroo collision problem in Australia. It takes a look at their frequency, hotspots to be aware of, the cost to drivers in Australia, and consumer sentiment towards the issue.

A collision with a kangaroo can cause a lot of damage, both in terms of the stress from hitting - and possibly killing - a living animal, but also to your car. Aussies can find themselves both bearing the guilt of the incident, but also the costs of damage to the car, which can be significant, even if the car is covered by comprehensive car insurance.

While comprehensive car insurance will cover the cost of damage in most cases, the majority of insurance brands require the driver to pay an excess towards the cost of repairs.

In response to this problem, and in an Australian first, Huddle Insurance has launched Kanga Cover™, an optional extra for comprehensive car insurance that means Australian drivers can be covered, first claim excess-free, after accidentally hitting an animal.

With Kanga Cover™, no excess is payable for the first animal collision in each policy year. Kanga Cover™ continues Huddle’s journey in questioning everything and innovating within the insurance industry, taking it to new places while saving Aussies money and keeping them safe.
Kangaroo collisions: the facts

### Kangaroo collision frequency

Australia is a unique place to drive, in part due to its native wildlife. Our most famous furry friend, the kangaroo, is known globally as a cute and loveable animal; but as so many roam free across the country, there's a darker side to these iconic bouncers.

On average, more than 7,000 insurance claims are made after collisions with kangaroos in Australia each year, making up 90% of the 7,800 animal-related claims made each year.

While these take place throughout the year, kangaroo collisions do follow a particular seasonal pattern. Winter tends to see the highest frequency, with August the worst month; while late summer sees the fewest collisions, with February the least frequent time for kangaroo collision claims, even after adjusting for the shorter month.

And if recent history is anything to go by, there are some specific dates when drivers might want to be especially careful: 26 September has registered the most recorded kangaroo collision claims, with 14 July, 21 August and 26 August coming in as close runners-up.

### Cost of kangaroo collisions

#### A major impact on drivers

For drivers who find themselves in the unfortunate situation of having a collision with a kangaroo, the average cost of repairs is approximately $4,000. Given the 7,000 kangaroo collision claims per year, that's an annual total of around $28 million in vehicle damage caused by kangaroo collisions.

For cars covered by comprehensive insurance, the majority of the repair costs will be picked up by insurance companies. However, the norm in Australia requires the policyholder to contribute their excess towards these repair costs.

As the average comprehensive car insurance policy excess sits at $862, kangaroo collisions are costing Aussie drivers more than $6 million in excess payments each year.

And there's worse: 15% of kangaroo collisions cause damage that's extensive enough to make repairs impossible, with those unlucky Aussies' cars written-off and consigned to the scrap heap.

And if $4,000 sounds expensive, the biggest kangaroo collision claim analysed by Huddle Insurance cost $56,000.
**Accident hotspots**

Inevitably, given where kangaroos spend most of their time, regional areas of Australia experience the brunt of kangaroo collision claims with 68% taking place in the countryside. On the other hand, it’s perhaps surprising that 32% of claims take place in metro areas.

And despite Queensland being home to about 50% of all kangaroos in Australia, the top five locations for kangaroo collision claims are all in New South Wales and Victoria.

**State-by-State breakdown**

45% of total kangaroo collision claims are made in New South Wales, while the State itself accounts for 50% of all general insurance claims. The State’s worst spot for collisions with roos is Queanbeyan (postcode 2620), just to the East of Canberra.

Victoria is home to the second highest percentage of kangaroo collision claims, with 26% of the national total. The most frequent spot for incidents in VIC is Roxburgh Park (postcode 3064), a Melbourne suburb just 20 kilometres north of the CBD.

Queensland plays host to just 12% of Australia’s total kangaroo collision claims, which is particularly interesting as there’s a large population of wild roos in the State. The most frequent spot for accidents is Dolphin Heads (postcode 4740), a resort and tourist area.

Western Australia accounts for 8% of total kangaroo collision claims, and the same proportion of all general insurance claims. The most frequent spots for accidents are South Bunbury (postcode 6230) and Binningup (6233), both located in the south west region of the State.
South Australia only has 3% of total kangaroo collision claims, and 2% of all general insurance claims. The most frequent spot for incidents is Mount Gambier (postcode 5290), located in the southeastern corner of the State, known for its beautiful lakes.

The ACT and Northern Territory are tied for percentage of total kangaroo collision claims, with each region accounting for 2% of claims made.

In the ACT, accidents are most common in Taylor (postcode 2913), a Canberra suburb, while Darwin (postcode 0820) is the most common in the NT. The ACT accounts for 1% of all general insurance claims nationally, and the NT accounts for 1% of total general insurance claims.

Rounding out Australia is Tasmania, accounting for a mere 1% of total kangaroo collision claims, as well as 1% of all general insurance claims.

The concerns of Aussie drivers

With the high cost implications of kangaroo collisions, it’s no wonder that 79% of Aussie drivers are “concerned” (49%) or “very concerned” (30%) about hitting a roo when driving out-of-town.

Assuming no one in the car is hurt, the welfare of the kangaroo itself is the most common area of concern of Australian drivers, with almost half (48%) stating this was their biggest worry. This is closely followed by concern as to whether they could keep going on their journey (41%), the cost of the damage to their car (37%), whether their car insurance would cover the damage (32%) and how they would pay for the cost of repairs (19%).

However, when it comes to insurance, most Australians lack an understanding of what their insurance does and does not cover them for.

While more than half (59%) of drivers believe that in the event of a collision with a kangaroo, their comprehensive car insurance will cover the cost of the damage, only 80% of this group understand that they would be required to pay an excess. The other 20% believe that they would be fully covered, with no excess payable, which is not the norm in Australia. 4% of Aussie drivers believe they are not covered at all by insurance, while the remaining 29% don’t know what their insurance would cover them for. The remaining 8% of respondents did not have comprehensive car insurance.
What to do if you’re involved in a kangaroo collision

If you find yourself in a kangaroo collision, the most important thing is not to panic. Here is a list of steps to take to manage the situation:

1. Do not stop your car in the middle of the road — make sure to move it to a safe place, such as the hard shoulder. Put your **hazard lights** on.
2. Check you and your passengers are safe and unharmed. If they are not, **call 000 immediately for emergency help**.
3. If the kangaroo is injured, it may be possible to help it. Call the closest vet or an animal services helpline to provide guidance and help you assess the animal's condition. These groups can also help send out someone to manage any injured kangaroos.
4. **Always** check your surroundings before deciding to approach it, and never walk out into dangerous roads.
5. If safe, approach the kangaroo quietly and carefully; wear gloves and try to have a jacket or blanket to help move the kangaroo if instructed.
6. If the kangaroo is dead, it may be safe to check for signs of a living joey in its pouch. Wrap the joey in a cloth or jacket and take it immediately to a vet or animal care-centre.
7. Once you've helped to manage the injured kangaroo, make sure to take photographs of the damage to your car and call for a tow or mechanic.
8. If you intend to claim on the accident, call your insurance provider. With Huddle's Genie Claims, most claims can be lodged 24/7 using the Huddle App. In some cases, you can even get a decision in minutes. And if they choose Kanga Cover™, Huddle members won't need to worry about having to pay an excess after their first animal collision claim of each policy year, as the full cost is covered by Huddle.*
9. If you regularly drive through bush area or live in a regional area, make sure to drive carefully and mindfully, and consider keeping an animal first aid kit in your vehicle.
Appendix

Report methodology

The Huddle Insurance Roo Report has been prepared by the data science team at Huddle Insurance and includes survey data collected and analysed by YouGov Galaxy on behalf of Huddle Insurance.

Huddle Insurance analysed thousands of comprehensive car insurance claims from 2016-2017 to identify the scale and true cost of the kangaroo collision problem in Australia. This included an analysis of data into the number of animal (specifically kangaroo) related collision claims, as well as the average cost of kangaroo collision claims and their locations.

Consumer stats referenced in ‘The concerns for Aussie drivers’ section of this report were created by YouGov Galaxy on behalf of Huddle Insurance. Total sample size was 1,054 adults. Fieldwork was undertaken between Thursday 11 April 2019 and Sunday 14 April 2019. The survey was carried out online. The figures have been weighted and are representative of all Australian adults (aged 18+).

*Not all claims will receive a decision in minutes. Actual experience will vary depending on the circumstances and information provided. Decision to pay cash or repair is at Huddle’s sole discretion.

Huddle means Huddle Insurance Pty Ltd, ABN 23 166 949 444, AFSL 451712. Any information provided to you through the Huddle Service is general information only which, when prepared, does not take into account your individual circumstances, objectives, financial situation or needs. When considering any financial product available from Huddle, you should carefully read the relevant Product Disclosure Statement (PDS) on our website to ensure the product is right for you. The Huddle Service is subject to Terms & Conditions. Insurance issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 AFSL No. 241436.

Notes and references

1. Based on thousands of 2016-2017 comprehensive car insurance claims data from Huddle partners