

## Safety Belts

Each year, motor vehicle accidents kill more than 44,000 drivers and passengers, and seriously injure more than 1,000,000 additional motor vehicle occupants. Motor vehicle accidents are the leading cause of death for people aged one year to thirty-four years, and are the number one cause of on-the-job deaths. In many cases, the deaths and serious injuries could have been prevented or lessened substantially if safety belts had been used.

The use of safety belts does make a difference. Safety belts, when used, reduce the number of fatalities by fifty percent and cut the number of serious injuries by about fifty-five percent. These reductions hold true regardless of speed. Whether you're traveling at five mph or 55 mph, you're a lot better off if you use safety belts.

The use of safety belts helps vehicle occupants in five ways:

- Prevents the "human collision". Without safety belts, vehicle occupants can be killed or injured by hitting the steering wheel, dashboard, windshield, door, window, roof, or other passengers.
- Spreads the force of the collision over the strongest parts of the body; the hips and shoulders.
- Keeps vehicle occupants from being ejected from the vehicle and into the path of the vehicle, other vehicle traffic, or object, such as trees, telephone poles and guardrails.
- Keeps the vehicle operator in his seat, and in control of the vehicle.
- Provides the "ride down" effect—safety belts begin to stop the wearer as the vehicle is stopping.

### **Safety belts prevent the human collision**

- Within 1/10 of a second, the car has come to a stop, but the person is still moving forward.
- 1/50 of a second after the car has stopped, the unbelted person slams into the dashboard or windshield. This is the human collision.
- With effective safety belts, the person will stop before hitting the steering wheel, dash or windshield.

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**Safety belt usage guidelines**

- Don't start the vehicle until all belts are fastened. Any extra belts should be secured so they won't cause injury in a crash.
- Adjust the belt so that it fits snugly over the hip bones. If a lap-shoulder combination belt is used, adjust the shoulder portion so that the width of your hand can easily slide between you and the belt.
- Limit the maximum number of vehicle occupants to the number

**Protection for children**

Even minor crashes can be fatal for an unprotected child. Never hold a child in your lap or arms while driving or riding in a vehicle. In a crash, you could crush the child you're trying to protect. In addition, never drive while a child is standing in the vehicle. Even a slight swerve or sudden stop can throw a child against the windshield, seatback, door or window. Use one of the following safety systems that's right for your child. Be sure it fits your child, your car, and meets federal safety standards.

- Approved infant safety seats are used for infants up to 20 pounds. An infant safety seat faces backward (preferably in the middle of the back seat) and is anchored by the vehicle lap belt. A safety harness holds the infant snugly in the seat.
- Toddler safety seats are for children who can sit up alone (usually from 20 to 40 pounds). The child rides sitting up, facing forward. Some models use a shield that protects the upper body; others use a harness.
- Booster safety seats can be used for children too big for a safety seat but too small for adult belts. Booster seats allow the safe use of adult lap belts. Some use a shoulder harness with an anchor strap.
- Convertible safety seats can be used for infants and toddlers. They're heavier and more expensive than other models, but can often be used from birth to age 4. Some older models require the installation of an additional tether strap.
- Adult safety belts should be used for larger children. Never use a shoulder belt that goes across the neck or face. Use the lap belt only. In an emergency, when a safety seat isn't available, use the lap portion of the belt only for young children who can sit up.

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to simply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.  
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