

# Secure Loose Objects

RISK ENGINEERING – YOUR BUSINESS INSURANCE SPECIALISTS



## Many injuries are caused by loose objects that “fly” in a collision.

When your vehicle suffers a sudden deceleration (as in a collision), the only things that stop with it, at least immediately, are those that are secured. When the vehicle decelerates, a loose object temporarily keeps traveling at the speed the vehicle was originally going, until it hits something else in the slowing vehicle – like you, maybe.

## Even fairly light-weight objects can cause serious injuries.

A tissue box weighing half a pound, at 60 mph, would feel roughly like about 30 pounds hitting you in the back of the head! Think about the damage heavier objects could do. Do you ever carry a bowling ball in your vehicle? What about canned goods in a grocery sack or two? The forces involved in more serious collisions can send these things flying like cannon shot – and send you to the hospital.

## Finally, inanimate objects are not the only loose objects that can hurt (or even kill) you.

If you should fail in your responsibilities as a driver and hit something, or get hit by someone else, any passenger in your vehicle that is not belted becomes a loose object. Drivers, safely belted into their seats, have been killed by unbelted back seat passengers who are launched forward in a crash. Babies, if not safely strapped into child-restraint seats, can be launched out windshields. Some parents think they can hold on to a baby in a crash. Because of the forces involved, that's often not the case; children can be involuntarily ejected from their parents' arms, despite their best efforts to “hang on.” Everyone should be asked to buckle up – no belt, no ride.

## Take a look around your vehicle.

Make sure everything is in a safe and secure place, in the trunk, under a cargo net, etc. Make sure the only thing “flying” in your vehicle are the words to your favorite song!

Information contained in this publication was obtained from sources believed to be reliable. State Auto Insurance makes no representations or guarantee as to the correctness or sufficiency of any information contained herein, nor guarantees results based upon use of this information. State Auto Insurance disclaims all warranties expressed or implied regarding merchantability, fitness for use and fitness for a particular purpose. State Auto Insurance does not warrant that reliance upon this document will prevent accident and losses or satisfy federal, state and local codes, ordinances and regulations. The reader assumes entire risk as to use of this information. Further, this document does not amend, or otherwise affect the terms, conditions or coverage of any insurance policy issued by State Auto Insurance.