

Purchasing and Using Vehicle Safety Devices

RISK ENGINEERING – YOUR BUSINESS INSURANCE SPECIALISTS



Driving has become increasingly more dangerous with a record number of drivers on the roads today. But do you know all the safety features in your car, and how they work? We can help you make safety your No. 1 priority when you're on the road.

Child Safety Seats

As a defensive driving practice, children under age five should be restrained in approved child safety seats and buckled properly into the vehicle – even when they seem big enough to use regular belts. Keep in mind your state may have different legal requirements for you to follow.

- There are different types of seats to use depending on the age, weight and size of the child. Be aware and use the correct type for your child.
- Buckle the seat into the center with a rear seat position where there is increased protection from side impacts.
- A child seat should not be in the front seat, especially if there is an air bag system installed; an air bag impact can injure or kill a child in an incorrectly installed safety seat.

ABS Brakes

ABS brakes prevent uncontrolled skids during hard braking by sensing wheel lock-up and releasing brake pressure (many times per minute) – just long enough to prevent a skid. As a result, you can still steer the vehicle, since the wheels can't lock up.

Experts say that steering is faster than braking, but with ABS you can do both. You might have been taught to “pump” the brakes to avoid skids. But the reality is, when faced with a panic situation, you won't likely be able to stop or steer around a hazard using “threshold braking” (or pumping the brake). Average drivers don't practice those skills, which must be practiced repeatedly to be mastered.

Note: ABS brakes don't usually stop you faster than the correct use of standard brakes, but for most of us, the advantage is in the ability to avoid a skid and still steer.

Continued on back

If you have ABS brakes, it is very important that you read the information about how to use them in your owner's manual – and even practice in an empty parking lot somewhere so you know how they work and feel.

Air Bags

Air bags can save lives, but the opening of an air bag is not a gentle event. In fact, they open with a certain amount of violence. They're timed so as you are thrown forward, they expand to fill the intervening space to prevent you from impacting harder surfaces.

You can be injured by an air bag, but the injuries will usually be minor compared to those you'd sustain otherwise. According to the U.S. Department of Transportation, National Highway Traffic Safety Administration, you don't want to be too close when one triggers, so be sure to sit as far back from the steering wheel as you can while still comfortably reaching all the necessary controls; grip the wheel correctly. According to Dr. Craig Newgard, an assistant professor and lead researcher of emergency medicine and public health and preventive medicine Oregon Health & Science University Chicago, these tips are especially important for smaller people. Your vehicle's owner's manual has more specific information.

These systems are being improved every year, but even the problems with earlier versions don't change the fact that their positive contribution to occupant safety far outweighs their shortcomings. Many people are still walking around today because they had air bags when they needed them.

We're here to help you learn the ins and outs of vehicle safety and stay safe and aware on the roads. Remember, it's also important to wear seat belts at all times. Air bags can't help you if you're not in the right place.

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.