

# Vehicle Safety for Children

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SEPTEMBER IS BABY SAFETY MONTH, but children of all ages need to be protected in and around vehicles. Insuring possessions is one thing, helping clients protect something much more important, their family, is another value-added service of the professional insurance agent.

Always place infants and toddlers up to 2 years old in a rear facing car seat, and never in the front seat of the vehicle. At age two, toddlers can usually be placed in a front facing car seat. School age children up to 80 pounds typically upgrade to a booster seat. Car seats may be installed using the vehicle's seatbelts or LATCH (Lower Anchors and Tethers for Children) system. When using the seatbelt, a locking clip may be required. Safekids.org hosts 8000 events per year where car seats can be checked. NHTSA (National Highway Transportation Agency) recommends that car seats be replaced after moderate or severe accidents ([www.nhtsa.gov](http://www.nhtsa.gov)). Since the force of an air bag deployment can kill children, anyone under 13 years old should ride in the back seat, either in a car seat or using seat belts.

NHTSA estimates 18,000 people per year are injured or killed in backover crashes – when a vehicle backs into or over someone ([www.iihs.org](http://www.iihs.org)). Approximately 44% of the fatalities are children under age 5. Operators of larger vehicles, such as minivans and SUVs are at greater risk of backover incidents due to the larger blind spots in such vehicles. The driver in many cases is a parent or

other family member. Prior to moving a vehicle, check areas around the vehicle for children or items that might attract children to approach the vehicle, such as balls and toys. NHTSA has proposed legislation to require onboard backup cameras in all new vehicles, but legislation has been pushed back to 2015.

15-30 children die each year in the United States from heat stroke after being left in cars. Heat stroke is the leading cause of noncrash fatalities for children 14 and under. Anyone can suffer a lapse due to anxiety, change in routine, distraction or fatigue, and forget a quiet or sleeping child. In addition, children can get trapped in car trunks, which can also lead to heatstroke.

NHTSA estimates that 2000 people per year are treated in hospitals for injuries caused by power windows. Half of these are children, most under age 3. Injuries and deaths can be avoided by use of an Automatic Reversing System (ARS). THE ARS causes the window to stop if an obstruction is detected, similar to how a garage door operates. While most vehicles sold in Europe include ARS, most sold in the United States do not.

Additional information on child vehicle safety is available from Kidsand-



[cars.org](http://cars.org). The organization's sole purpose is to prevent injuries and death of children in and around motor vehicles. They distribute safety brochures designed to alert parents and caregivers to the risks of heatstroke, power windows and trunk entrapment.

An automobile policy will cover liability exposures, such as backing over or closing a window on someone else. It will also repair damage to the vehicle, or repair or replace nonowned property that is run over. However, some losses cannot be remedied. Helping clients protect their irreplaceable family members is another sign of the true insurance professional.

*Previously published in the Insurance Advocate®*

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