

CUSTOMER FOCUS ON LOSS CONTROL

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Parental Responsibilities: Child Safety Seats And Bicycle Helmets

In one year, 615 children were killed in motor vehicle accidents in the United States. 362 of these children were unrestrained, even though all fifty states have laws requiring the use of child safety seats. 203 of these children could have been saved if their parents had correctly used child safety seats.

Even when child safety seats are used, fully one-quarter are used incorrectly. Common errors include positioning infant seats so that they face forward instead of to the rear; allowing children out of their seats at too young an age; failing to read instructions; and improperly adjusting seat straps so that they do not fit the child as they should. Other errors include using an infant seat in a front passenger seat with an air bag; using a safety seat with a door-mounted belt; and using a motorized shoulder belt or unlocked seat belt.

In order to install and use a child's safety seat properly, it is critical to read the directions first—if you want to assure your child's safety. Do not purchase a used safety seat unless you receive the manufacturer's directions with it. If instructions are not available, write or call the manufacturer to obtain a copy. The manufacturer can also tell you if a particular model has been recalled because of a safety defect, and will supply any needed replacement parts at little or no cost. Many manufacturers have toll-free numbers where consumers can get this essential information.

Only about 15% of bicycle riders age 14 or younger wear helmets. Each year, there are about 960 bicycle-related fatalities and more than 550,000 bicycle-related injuries. Over half of the fatalities, and more than one quarter of the injuries, could have been prevented by riders wearing bicycle helmets. Head injuries account for 62% of bicycle-related deaths, and are the cause of most serious disability injuries in bicycle accidents.

Children will not wear helmets, nor will they use child safety seats, without parental direction. When a parent fails to provide the direction and set an appropriate example, children are exposed to hazards which they don't comprehend and have no means of assessing. Children cannot be expected to make sound decisions when it comes to their own safety in these areas. Only their parents can do so.

If you see a parent you know failing to provide his or her child with adequate direction for the child's safety and well-being, you could provide the support necessary to motivate him or her to more responsible behavior. You might make the difference.

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