

## **New Car Safety Features**

Today's cars offer ever-increasing safety features either included as standard equipment or available for purchase as options. Many insurance companies offer discounts if these features are in your car. Here is some information to consider.

### **Air Bags**

Air bags are important in a crash because they protect your head and face from striking your car's interior, especially the dashboard. In a head-on crash, sensors take less than 1/20<sup>th</sup> of a second to alert the inflators that fill the bag. Using air bags in conjunction with automatic safety belts provides much more protection than using either one alone.

In the past, air bags have received a great deal of publicity regarding the harm they can cause to children in the front passenger seat. Many manufacturers are now installing less forceful (but still effective) air bags in new vehicles. Called Next or Second Generation air bags, this equipment complies with new Federal regulations. Remember, the backseat is still the safest place for children.

### **Anti-lock brakes**

Conventional brakes may lock and cause a vehicle to skid. Anti-lock brakes prevent locking by automatically pumping the brakes many times a second. If your car has anti-lock brakes, you'll need to adjust your braking style. Conventional brakes require gentle pressure if you are stopping on slippery surfaces, but anti-lock brakes are activated by heavy braking. It's a good idea to read your car's manual and talk to your car dealer if you have any questions.

### **Built-in child seats**

Since built-in child seats are relatively new, you might want to research the consumer protection magazines for test results and manufacturer recalls.

### **Head restraints**

All new passenger vehicles are equipped with head restraints that will prevent your head from being snapped back in rear-end crashes. More and more vehicles are also equipped with rear-seat head restraints. These restraints work only if they are positioned correctly to prevent your head from snapping back. Check to see if the head restraints in your car are adjustable (some are not), and adjust them as necessary.

### **Safety belts**

Most cars are equipped with manual or automatic safety belts and, in some states, their use is mandatory. A lap/shoulder belt combination provides the best protection. Lap belts should fit snugly across the pelvis, not across the abdomen. Some shoulder belts can be adjusted to comfortably fit people of different heights.

Even if you're wearing a shoulder belt in a serious crash, it's possible that the belt may allow enough movement so that you strike the steering wheel or dashboard. Two innovations, automatic crash tensioners and belt webbing grabbers, can help prevent this. Webbing grabbers clamp the belt outside the reel, while tensions actually react to crash situations and tighten belts to prevent injuries.

### **Sport Utility Vehicles (SUVs)**

If you're considering buying an SUV, you should know that smaller utility vehicles are more likely to roll over than cars. Also, these vehicles don't have to comply with the same federal safety standards as cars.

### **Vehicle size**

People are injured more often and more severely in small cars than in large ones. And, it seems, accidents occur more often with small cars considering the higher number of claims filed for passengers in small cars.

*Source: Insurance Information Institute; [www.iii.org](http://www.iii.org)*