

[Home](#) > [Insurance Home](#) > [Auto](#)

[SEARCH](#)

Your kid's in her safety seat, but is she safe?

By [Sylvia Booth Hubbard](#) • Bankrate.com



Giant strides in child safety seats have dramatically cut the number of children killed in auto accidents -- yet auto accidents remain the number one killer of kids in America. What's wrong with this picture?

Child safety seats alone have slashed an infant's chances of dying in a serious car accident by 71 percent, and the risk for children ages 1 to 4 has been reduced by 54 percent.

But, the experts say, major problems remain even though 99 percent of infants and 94 percent of toddlers were restrained last year, according to the National Highway Traffic Safety Administration (NHTSA).

The seat is not the problem

The problems lie in the installation of the seats. Parents are doing a good job of getting their children into the seats, but at least 80 percent are installing the seats wrong, and those mistakes are often fatal.

A June 2003 report from the Insurance Institute for Highway Safety shows 12 percent of children involved in fatal crashes died either because restraints were attached too loosely or not at all. Another 8 percent died after being ejected from their restraints or crashed into cargo or other occupants.

"People know the importance of child safety, but they aren't educated on the installation of the seats," says Mary S. Butler, senior editor of

OFFBEAT INSURANCE

[Is your pet a 'bad dog'?](#) --



Check here to see if your pooch is on the insurance industry's don't-insure list

[Test your insurance IQ](#)

-- Surveys show 67 percent of Americans feel they have just about the right amount of insurance but, incredibly, 62 percent also feel they don't understand their policies very well. How about you?

[Higher premiums?](#)

[Blame it on the mold](#)

-- Mold is taking over homes, sickening their occupants and creating havoc in the homeowners insurance industry.

[World's largest insurer takes on all](#)

[Cars.com](#). "They have a false sense of security."

To solve installation problems, improvements have been made both in seats and in the hardware that anchors them to the vehicle. In 1999, top tethers became mandatory for forward-facing child restraints to prevent excessive forward movement in an accident. Last year, a federal law called LATCH (Lower Anchors and Tethers for Children) required all new cars to have special anchors, and all new infant and child restraints to be equipped with upper and lower attachments that easily fit into those anchors.

"Using the correct safety seat for your children and installing it correctly is essential in keeping them safe," says Karl Brauer, editor-in-chief at [Edmunds.com](#). "But many of us don't want to read instruction manuals."

Simple steps to safety

Brauer offers the following three steps to correct installation:

- Compress the vehicle seat cushion by pressing down on the safety seat.
- Remove slack from the lap part of the belt, then buckle it firmly.
- Test the lap belt to make sure it is locked and won't gradually loosen.

You should check your child's safety seat every day to make sure it stays stable. A properly installed seat should not wobble, pivot or slide from side to side, says Brauer, who gives the following tips to check your installation:

- **Rear-facing seats:** Grip the top edge and try to push it into the seat cushion. The back of the seat should stay firmly in place; although some properly installed seats may swivel a few inches from side to side, which is normal.
- **Forward-facing seats:** Grip the top of the seat and try to tilt it forward and sideways. If it moves more than an inch, try another

[risks](#) -- Lloyd's of London insures an intriguing variety of people, events and things from Miss Liberty's foot and The Boss' voice to unicorns and Olympic games.


HANDY TOOLS

[Clickable map: Find your state insurance regulator](#)

[Understanding insurance lingo](#)

[Health insurance terms](#)

CALCULATORS

[How much life insurance do I need?](#) 

[Term vs. whole life](#)

seating position.

- **Booster seats:** Make sure they sit flat on the bottom of the vehicle's seat and firmly against the seat back.

Here are more tips to keep your child safe in the car:

- Put all children 12 years and under in the back seat. Not only are back seats safer during a crash, children in back seats are protected from injury when air bags deploy.
- Learn how to install your child's seat in all the cars they ride in. "Parents often treat them as portable appliances," Butler says. "They are kind of like a diaper bag - they go where the child goes."
- Make sure the other drivers your child rides with use child restraints at all times and know how to install them properly. "The parents may be educated in the installation, yet they are handing off the children to baby sitters and grandparents who might not know how to install the seats properly," Butler explains.
- Avoid buying and using older seats. Pass on garage sale buys, suggests Brauer. Not only might the seat be missing some of its parts or instructions, materials become fragile with age. Also, safety seats are constantly being improved and laws are being changed. Even if you have a seat your older child used, you should get a new seat if you have a new baby and the safety seat is more than 4 years old.
- Never use a safety seat that's been involved in an accident, even if you can't see any damage.
- Mail in the seat's registration card, so you can be notified if the seat is involved in a product recall.

Infant and toddler child safety seats can be purchased individually, but many parents prefer to buy a convertible seat that will meet a child's growing needs. The average price of a child safety seat is \$200, says Brauer, although you can pay much more or much less. "The less expensive seats are usually only good for either front-facing or rear

facing. They are not convertible," he says "The more expensive models grow with the child." To check out the safety of the seat you use for your child or one you are considering purchasing, go to [NHTSA's site](#).

And one last thing: After you purchase a car safety seat, check with your insurance company. "When I bought seats, I sent my insurance company a copy of the receipts, and they sent me a refund that was about half the price of the seat," says Brauer.

Sylvia Booth Hubbard is a freelance writer in Mississippi.

-- Posted: Sept. 23, 2003



Top

```
"; if(!alt_ads){ if(1!=0)document.write(sline); }else{ if(1==0)document.write(sline); } //-->
```

[To Advertise](#) | [Investor Relations](#) | [Free E-mail Newsletters](#) | [About Us](#) | [Press/Broadcast](#) | [Register Your Bank](#)

[Online Media Kit](#) [Create Your Own Ad](#) [Privacy](#) [Partnership opportunities](#) [Order rate data](#) [Contact us](#) [Take Our Site Tour](#)

Bankrate.com®

11811 U.S. Highway 1

North Palm Beach, FL 33408

Tel: 561-630-2400

Fax: 561-625-4540

Copyright © 2003 Bankrate, Inc.

[All rights reserved.](#) [Terms of use](#)



* Mortgage rate may include points. See rate tables for details. [Click here](#).

* To see the definition of overnight averages [click here](#).