

risk alert



Listening. | Learning. | Leading.®

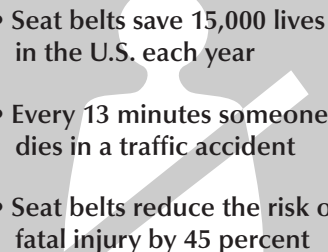
Not wearing seat belts is a deadly decision

Throughout the past five years, accidents involving vehicles insured by Church Mutual Insurance Company resulted in the deaths of 44 people. Reports show that many of those who died were not wearing seat belts.

Unfortunately, this is not a new trend. According to the National Highway Traffic Safety Administration (NHTSA), each year, 52 percent of those involved in a fatal vehicle accident were not wearing their seat belts.

Additionally, the NHTSA also reports that three of five people killed in auto accidents would have survived their injuries had they been wearing a seat belt. Using this formula, the majority of those killed in accidents involving Church Mutual customers would have lived had they buckled up.

Couple the fatalities with the many serious injuries that were sustained because of the lack of seat belt usage and it uncovers a troubling problem that can easily be eliminated.

- 
- Seat belts save 15,000 lives in the U.S. each year
 - Every 13 minutes someone dies in a traffic accident
 - Seat belts reduce the risk of fatal injury by 45 percent

Source: National Highway Traffic Safety Administration

Don't encourage seat belt usage—demand it

We've all heard the excuses for not wearing a seat belt—"It's uncomfortable," "It's a hassle," "I just don't remember." These are far from valid reasons.

Rules of the road

- Require all drivers and passengers to use seat belts.
- Establish a policy stating that the vehicle will not be started until everyone has buckled up.
- To ensure proper distribution of force, the lap belt should be positioned across the upper thighs, and the diagonal belt should go across the chest. The belts should fit snugly.
- Never slip the diagonal belt behind your body. The lap belt alone will not prevent you from being thrown forward and possibly ejected from the vehicle. Many of those killed were ejected from their vehicle.
- Always put passengers 12 years old and younger in the rear seats. This is especially important if the vehicle is equipped with air bags.
- Inspect the seat belts on a regular basis. Make sure there are no frayed edges or cuts on the belts and the locking mechanism works properly. If seat belts are adjustable, inspect that function also.

(Over)

For more information on overall transportation safety, ask your Church Mutual representative for The Road to Safer Transportation booklet and video and Church Mutual's Driver's Checklist. You also can order these on our Web site.

How seat belts work

- A typical seat belt consists of both a lap and shoulder belt, tightly secured to the car frame.
- Seat belts are aimed to spread the stopping force amongst the relatively sturdy parts of the body, the rib cage and the pelvis, and restrain the passenger from forward motion.
- Crumple zones assist the seat belt in lightening the blow of force to the passenger by collapsing upon impact with an obstacle, rather than the entire car slamming to an abrupt stop at once.

For a complete collection of the Risk Alert series, visit our Web site and look in the Safety Resources section.