

Abel Insurance Agency

Risk Management & Consulting Services

CHILD SAFETY SEATS

If you have children it's important to make sure they are secured properly when you drive with them. They are almost always safer when riding in the back, in a car seat that is appropriate to their age and weight.

Using a car seat correctly can prevent injuries, but wrong usage is very common. Even a small mistake in how the seat is used can cause serious injury in a crash.

Tips to Ensure You Are Using a Child Car Seat Correctly

Never put an infant in the front seat of a vehicle with a passenger air bag.

Route harness straps in lower slots at or below shoulder level.

Keep harness straps snug and fasten the clip at armpit level.

Make sure the straps lie flat and are not twisted.

Dress your baby in clothes that allow the straps to go between the legs. Adjust the straps to allow for the thickness of your child's clothes. Do not use bulky clothes that could increase slack in a crash.

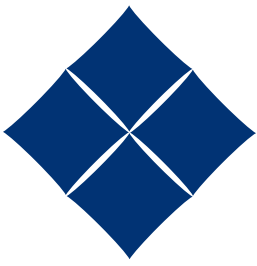
To keep your newborn from slouching, pad the sides of the seat and between the child's legs with rolled up diapers or receiving blankets.

Put the car seat carrying handle down when in the car.

Infants must ride in the back seat facing the rear of the car. This offers the best protection for your infant's neck.

Recline the rear-facing seat at a 45-degree angle. If your child's head flops forward, the seat may not have reclined enough. Tilt the seat back until it is level by wedging firm padding such as a rolled towel, under the front of the base of the seat.

All new car seats are now required to come equipped with top tether straps. A tether strap is a belt that is attached to the car seat and bolted to the window ledge or the floor of the car. They give extra protection and keep the car seat from being thrown forward in a crash. Tether kits are also available for most older car seats. Check with the manufacturer to find out how to get a top tether for your seat. Install it according to instructions. The tether strap may help make some seats that are difficult to install fit more tightly.



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Do not use a car seat if any of the following apply:

It is too old. Look on the label for the date it was made. If made before January 1981, the seat may not meet strict safety standards and its parts are too old to be safe. Some manufacturers recommend using seats for only 6 years.

It does not have a label with the date of manufacture and model number. Without these, you cannot check on recalls.

It has been in a crash. If so, it may have been weakened and should not be used, even if it looks all right.

It does not come with instructions. You the instructions to know how to install and use the car seat properly. Do not rely on the former owner's instructions. Get a copy of the manual from the manufacturer.

It has cracks in the frame of the seat.

It is missing parts. Used seats often come without important parts. Check with the manufacturer to make sure you can get the right parts.

To find out if your child safety seat has been recalled, you can call the Auto Safety Hotline (888-DASH-2-DOT). If the seat has been recalled, be sure to follow the instructions for the recall or to get the necessary parts. You should also get a registration card for future recall notices from the Hotline.

For more information about infant or toddler car seats, go to the Web site of the [Insurance Institute for Highway Safety](#). Also check out the [National SafeKids Campaign](#) which offers a free Child Car Seat Locator that allows you to enter your child's age and weight, and get back a list of recommended car seats. Another good source of information on car seats is the [American Academy of Pediatrics](#) Web site, which offers a detailed shopping guide to car seats.

Is your child ready for a regular seat belt?

Keep your child in a car seat for as long as possible. When he or she is big enough, make sure that seat belts in your car fit your child correctly. The shoulder belt should lie across the shoulder, not the neck or throat. The lap belt must be low and flat across the hips, not the stomach. The child's knees should bend easily over the edge of the vehicle seat. Seat belts are made for adults. If the seat belt does not fit your child correctly, he or she should stay in a booster seat until the belt fits.

Never tuck the shoulder belt under the child's arm or behind his or her back and use lap belts only as a last resort. Try to get a lap-shoulder belt installed in your car if it doesn't already have one. If you must use a lap belt, make sure it is worn tight and low on the hips, not across the stomach.