



Keeping

# children safe

in and around cars



Insurance Institute for Highway Safety  
Highway Loss Data Institute

**Being a busy parent means mastering the art of compromise. One area you never want to compromise, though, is the safety of your children.** The main thing is to take care of the basics so you can be confident your children will be protected in and around cars.

These are key:

- ▶ Seat children younger than 13 in the back.
- ▶ Use appropriate restraints for a child's age and size.
- ▶ Follow the directions in the instruction manuals for both the child restraint and vehicle.
- ▶ Pick a vehicle with top crash test ratings.
- ▶ Never leave kids alone in or around vehicles.

## USE PROPER RESTRAINTS

Children are safest when they ride in the back seat in the right restraint for their age and size, until they are big enough for adult safety belts to fit properly. That means starting out in a rear-facing restraint before moving up to a forward-facing restraint and then a booster seat.

There are lots of choices on the market in terms of style, features and price. Some rear-facing child restraints can be turned around to face forward when a child is older. Some forward-facing child restraints can be converted to booster seats by removing the internal harness and using a safety belt instead. Booster seats also come in backless and highback styles.

**Rear-facing child restraint:** A rear-facing child restraint in the back seat is best for babies and young children. Never put a rear-facing restraint in the front seat. Babies and toddlers should stay in



a rear-facing restraint until at least age 2. For the best protection, **keep young children rear-facing** as long as possible, until they grow too big for the restraint's height or weight limit. You can find this information in the owner's manual that comes with your seat and also on the label affixed to the seat.

Many infant seats snap into a base that attaches to the vehicle. **Make sure the base and seat are tightly secured** according to instructions in the manuals for the infant seat and vehicle.

Be sure to route the harness through the slots that are at or slightly below your child's shoulders. The **harness should be snug, and the chest clip should be at chest/armpit level.**

**A certified child passenger safety technician can check your installation and answer questions. To find a technician or an inspection station near you, go to [seatcheck.org](http://seatcheck.org). The National Highway Traffic Safety Administration (NHTSA) is another good source of information on child restraints. Go to [safercar.gov/therightseat](http://safercar.gov/therightseat) for more tips. To see how booster seats rate, go to [iihs.org/ratings](http://iihs.org/ratings).**

**Forward-facing child restraint:** Forward-facing harness-equipped restraints provide excellent protection when used properly. Children can ride in these seats from about age 2 to 7 years. Keep children in forward-facing restraints for as long as possible, up to the height or weight limit of the child restraint. Some go as high as 80 pounds.

Route the harness through the slots at or slightly above your child's shoulders. The **harness needs to be snug and the chest clip at chest/armpit level.**

**Booster seat:** Kids too big for child restraints should use belt-positioning booster seats until adult belts fit right. For some kids, that's not until age 12.



**Booster seats lift children and position lap and shoulder belts so they offer the best protection in a crash.**

Some boosters provide better belt fit than others. The shoulder belt should **fit snug across the center of the shoulder** and not across the neck or face or slipping off the shoulder. The lap belt should **lie flat across the upper thighs** and not on the tummy.

**Booster ratings at [iihs.org/ratings](https://www.iihs.org/ratings) help parents find boosters with the best safety belt fit.**

**Safety belt:** To use safety belts, NHTSA recommends that children should be able to keep their back against the seat, with their knees naturally bent over the seat edge and their feet flat on the floor.

Once tweens or teens graduate to safety belts, **remember proper use.** Don't let kids put the shoulder belt behind their back or under an arm, where it provides no protection at all. **Make sure older children, just like younger ones, ride restrained in back at least through age 12.**



## LATCH

Consult your owner's manual to see if your vehicle has LATCH (Lower Anchors and Tethers for Children). The system makes it easier to attach child restraints securely. Another option is to use a safety belt to secure the child seat. If done correctly, either installation is safe. LATCH weight limits vary, so be sure to check your vehicle and child restraint manuals for details.

**Top tethers should be used with forward-facing child restraints.** Attach the tether strap on the child restraint to a tether anchor in the vehicle. It is usually behind the vehicle seat. Tethers reduce child restraint tilting in front crashes and should be used with either safety belts or lower LATCH anchors.

Many vehicles don't have LATCH in the rear middle seat. If this is the case, use the safety belt and, if the child restraint is forward-facing, also the top tether. **Consult the manuals for your car and child restraint** to see if it is OK to use lower anchors from adjacent seats to install a child restraint in the middle.

IIHS **rates vehicles on how easy it is to install child restraints** in them using LATCH. Go to [iihs.org/ratings](https://www.iihs.org/ratings) to look up individual models and view diagrams showing where all LATCH-equipped seating positions are located in each vehicle.

# SUPERVISE KIDS IN AND AROUND CARS

Before backing out of your driveway or parking spot, **make sure you have full view of any nearby children.** It is a good idea to roll down windows to help hear them, too. Young kids are most at risk of being killed in backover crashes because it is hard to spot them when they are close to the vehicle. This is especially true if you drive a high-riding pickup or SUV.

**Children behind a vehicle are hard to spot. Backup cameras make it easier to see them, but you still need to check around your vehicle before backing up.**



On the road, make sure kids don't remove their safety belts or unhook their child seat harness. Make a rule that the vehicle doesn't move unless everyone is buckled up and sitting upright.

**Power windows can be dangerous.** Sometimes kids unintentionally trigger a power window, trapping hands, fingers, arms or even a child's head. Many times injuries or deaths happen because children were left unsupervised. There have been cases in which an adult unknowingly trapped a child when closing a window. **Children should never be left alone in a vehicle, even for a minute.**

**Heatstroke is a serious risk. A child can quickly die in a closed car, even in cool weather.** The temperature inside your car can rise nearly 20 degrees Fahrenheit within the first 10 minutes, NHTSA says. Although many cases of heatstroke involve a parent or caregiver who forgets a child in the back seat, oftentimes, children get into unlocked vehicles themselves. **Check the back seat** every time you park your car and **keep doors locked** so children can't climb into cars to play. Visit [safercar.gov/heatstroke](http://safercar.gov/heatstroke) for more information.



**Pick a crashworthy vehicle.**

Vehicle size and weight matter.

So do crash avoidance features and crashworthiness ratings. Smaller, lighter vehicles generally offer less

**2018** TOP SAFETY PICK+

**2018** TOP SAFETY PICK

protection than larger, heavier ones. Look for vehicles that earn IIHS *TOP SAFETY PICK+* or *TOP SAFETY PICK*, plus at least 4 of 5 stars from the National Highway Traffic Safety Administration.

[iihs.org/ratings](https://www.iihs.org/ratings)





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- Desjardins General Insurance Group
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- Farm Bureau Insurance of Michigan
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- Farmers Insurance Group
- Farmers Mutual of Nebraska
- Florida Farm Bureau Insurance Companies
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- Gainsco Insurance
- GEICO Corporation
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- Grange Insurance
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- Hallmark Financial Services
- Hanover Insurance Group
- The Hartford
- Haulers Insurance Company, Inc.
- Horace Mann Insurance Companies
- Imperial Fire & Casualty Insurance Company
- Indiana Farm Bureau Insurance
- Indiana Farmers Mutual Insurance Company
- Infinity Property & Casualty
- Kemper Corporation
- Kentucky Farm Bureau Mutual Insurance Companies
- Liberty Mutual Insurance Company
- Louisiana Farm Bureau Mutual Insurance Company
- The Main Street America Group

- Mercury Insurance Group
- MetLife Auto & Home
- Mississippi Farm Bureau Casualty Insurance Company
- MMG Insurance
- Munich Reinsurance America, Inc.
- Mutual Benefit Group
- Mutual of Enumclaw Insurance Company
- Nationwide
- New Jersey Manufacturers Insurance Group
- NYCM Insurance
- Nodak Insurance Company
- Norfolk & Dedham Group
- North Carolina Farm Bureau Mutual Insurance Company
- Northern Neck Insurance Company
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- Oregon Mutual Insurance Company
- Paramount Insurance Company
- Pekin Insurance
- PEMCO Insurance
- Plymouth Rock Assurance
- Progressive Insurance
- PURE Insurance
- Qualitas Insurance Company
- Redpoint County Mutual Insurance Company
- The Responsive Auto Insurance Company
- Rider Insurance
- Rockingham Group
- RSA Canada
- Safe Auto Insurance Company
- Safeco Insurance
- Samsung Fire & Marine Insurance Company
- SECURA Insurance
- Selective Insurance Company of America
- Sentry Insurance
- Shelter Insurance Companies
- Sompo America
- South Carolina Farm Bureau Mutual Insurance Company
- Southern Farm Bureau Casualty Insurance Company
- State Farm Insurance Companies
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- Tennessee Farmers Mutual Insurance Company
- Texas Farm Bureau Insurance Companies
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- USAA
- Utica National Insurance Group
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**FUNDING ASSOCIATIONS**

- American Insurance Association
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