

Air Bag Safety

Air bags save thousands of lives each year, according to The National Highway Traffic Safety Administration (NHTSA). In frontal crashes, air bags reduce deaths among drivers by about 30% and among passengers by 27%.

Air bags, however, can be dangerous. If small children sit unbelted in the front seat, they can be catapulted into the path of a deploying air bag, which inflates with great force. This risk also applies to small adults, who must sit close to the steering wheel to reach the pedals, pregnant women and the elderly. Infants in rear-facing safety seats on the passenger side can be severely injured because their heads are in the direct path of an inflating air bag. If your airbag is stolen or it deploys, you will be reimbursed under the comprehensive portion of your auto insurance policy. (If your air bag deploys, you have to get a new one.)

Preventing air bag injuries:

Drivers should have all children sit in the backseat wearing a safety belt. Infants should be placed in rear facing car seats and put in the backseat. Small adults should move the seat back so that their breastbone is at least 10 inches from the air bag cover.

If this is not possible, air bag switches can be installed so that the vehicle owner has the option of turning the bag off or on, depending on the situation. In January 1998, NHTSA allowed auto dealers and repair shops to begin installing air bag cut-off switches. Before the switch can be installed, vehicle owners must complete a four-step process:

1. Obtain an information brochure and request form from NHTSA, dealerships or repair shops.
2. Return the form to NHTSA.
3. Receive authorization from NHTSA after it reviews the case.
4. Take the vehicle to the service shop along with the authorization from NHTSA which certifies that the owner has read the brochure and met one of the four eligibility classifications:
 - rear facing infant seat can be in the front (necessary if the vehicle has no back-seat)
 - driver's seat cannot be adjusted to keep more than 10 inches between the driver and the steering wheel
 - putting a child 12 or under in the front seat can not be avoided
 - having a medical condition that puts them at risk of injury when an air bag deploys.

****Tips provided by the Insurance Information Institute, Inc. (<http://www.insurance.info>)**