



# Examine Auto Safety Devices

**C**ars and trucks have become a lot safer in the past decade, but some 43,000 people still die every year on U.S. highways. To be sure you and your family do not wind up among these statistics, you want the latest and best safety equipment available when you buy a new car. You ideally need both preventive and protective equipment. But unless you can afford a luxury car—where most safety gear will be standard—you'll have to make choices about how much to spend on optional safety equipment. To offset the extra cost of new safety options, you may be able to get a discount on your insurance premiums for some of them.

## Side Air Bags

Traditional front air bags don't help much when one vehicle strikes another in the side—a type of accident responsible for 9,000 deaths a year. But the Insurance Institute for Highway Safety (IIHS)—a research organization funded by the insurance industry, based in Alexandria, Va.—found that side-impact

air bags with protection for the head reduce death rates 45% for drivers whose side of the car is hit in such accidents. That number, drawn from real-world accident statistics, agrees with the Institute's crash test results showing that small SUVs with head-cushioning side air bags protected passengers much better in simulated side-impact crashes than did competitors without side air bags.

## Electronic Stability Control Systems

Rollover accidents frequently start when a vehicle slides off the road and its wheels hit a curb or ditch, setting off a tip-over motion. Electronic stability controls (ESC)—with swift, automatic, computerguided braking of selected wheels—stop skids and help keep that car, minivan, or SUV on the road. Luxury brands from Acura to Mercedes-Benz now put ESC systems as standard equipment on all or most of their models. At less-rarified price levels, it comes as optional equipment on many models, especially sport utilities.

## Tire Pressure Monitors

The trivial task of making sure your tires have the right air pressure can have a major impact in averting danger. Being just five pounds per square inch below recommended pressure (27 psi, say, when the car manufacturer calls for 32) greatly increases the danger of tire failure—especially during long drives at high speed. Some luxury cars—from the Chevrolet Corvette sports car to the Acura MDX sport utility—now have monitors as standard equipment that will warn you if a tire falls below safe pressure.

Other cars offer monitors as an option. The National Highway Traffic

Safety Administration is revising regulations that will require all new cars to have tire pressure monitors—probably by 2007 or so.

## Antiwhiplash Headrests

If another car hits yours from behind in even a minor accident, you can wind up with a whiplash injury to your neck and shoulders. Head restraints, often known as headrests, on the back of each seat, should help prevent whiplash. These adjustable restraints have long been required in cars, but recently a new generation of headrests goes further to prevent whiplash. Volvo and Saab—two traditional leaders in

## Crash-Test Results Predict Safety

**D**rivers of vehicles earning good ratings in the 40 mph frontal offset crash test conducted by the Insurance Institute for Highway Safety (IIHS), Arlington, Va., are much less likely to die in serious frontal crashes out on the highways, compared with drivers of vehicles rated poor, according to the IIHS.

Since 1995, the Institute has evaluated the crashworthiness of passenger vehicles based on performance in the frontal offset test. A new study relates vehicles' crash-test ratings to real-world fatality risk. Institute researchers examined 12 years of records from the Fatality Analysis Reporting System, a federal database of all fatal crashes on U.S. roads, and identified crash-involved vehicles that had been rated in the test.

The Institute found the tests to be very good predictors of fatality risk, according to Adrian Lund, Institute



chief operating officer. Consumers who factor crash-test ratings into their purchasing decisions can get more crash-worthy vehicles that will do a better job of protecting them if they get in a frontal crash.

safety equipment—as well as some Toyota, Lexus, Nissan, and Infiniti models have so-called dynamic head

restraint systems. These systems, sensing a crash impact, adjust the head restraint or seat back to lessen the motion of the head that produces whiplash.

The IIHS rates the effectiveness of head restraints based on their design and how close they are to the back of the head.

As happened a decade ago with antilock brakes, new safety equipment often appears on luxury cars then eventually trickles down to less-expensive models. To see which models offer what features, visit [www.hwysafety.org](http://www.hwysafety.org).

To stay safe, you need  
both preventive and  
protective equipment.

## Buying Auto Insurance

If you're purchasing a vehicle you likely won't be able to drive it off the lot without automobile insurance. Here are some steps to take when insuring your vehicle, according to

*Edmunds.com*:

- Determine your state's insurance requirements.
- Consider your own financial situation in relation to the required insurance and consider buying more to protect your assets.
- Review the status of your driving record—do you have any outstanding tickets or points on your driver's license?
  - Check your current coverage to find out how much in premiums you are paying.
  - Get competing quotes from an Internet insurance Web site such as *InsWeb.com*, *YouDecide.com*, and *InsureOne.com*.
  - Make follow-up phone calls to insurance companies to get additional information about coverage.
  - Inquire about discounts you or your family might qualify for, such as a



multiple policy discount or good student discount.

- Evaluate the reliability of the insurance company you're considering by visiting your state insurance commissioner's Web site.
- If you have chosen a new insurance company, remember to cancel your old policy.

For more information about auto insurance, ask your credit union about the "Fundamentals of Personal Finance" series—"Your Insurance Options."