

## A few facts about air bags

### Air bags save lives

Studies by several car manufacturers have come to the same conclusion—air bags save lives. Since 1999, the federal government has required automakers to install driver and passenger air bags for frontal impact protection in all cars, light trucks and vans.

### How do they work?

Air bags provide supplemental protection and are not designed to deploy in all crashes. Frontal air bags are generally designed to deploy in “moderate to severe” frontal or near-frontal crashes. This is the equivalent of hitting a fixed object at 8 to 14 mph or higher or striking a parked car at 16 to 24 mph or higher.

### A winning combination

Air bags do not eliminate the need for seat belts. They complement each other. Estimates indicate that the combination of an air bag plus lap/shoulder belt reduces the risk of serious head injury by 85 percent compared with 60 percent reduction for belts alone. Seat belts give you protection in side-impact and rear-end collisions and also keep you from being ejected from the car.

### Air bags lower your insurance costs

You receive premium discounts on vehicles equipped with frontal air bags. Contact your agent for details.

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