

# Seat belt safety

**The seat belt is one of the most basic and most important passive safety systems available. In a crash you are twice as likely to die if you don't wear a seat belt.**

1966 legislation made it compulsory for all new cars to have seat belt fittings. This simple change has revolutionised the way that drivers and passengers look after their own safety when driving. It wasn't however until January 1983 that a law requiring all front seat passengers to wear their seat belt came into force.

A further law change in 1989, required children in the rear of vehicles to wear a seat belt, which was followed closely by a rule change in 1991 which dictated adult passengers must also do the same. This rule applies to all seat belts in the rear including minibuses, coaches, and emergency vehicles for both passengers and staff. There are however slight exceptions to this rule and guidance should be sought.

The vast majority of drivers and passengers now routinely wear a seat belt, but there's still room for improvement and a need to reinforce the message. As a leading insurer of company cars and vans, commercial vehicles and passenger transport, we're still seeing accidents resulting in serious injury or death because drivers or passengers are not wearing their seat belt. In a crash you are twice as likely to die if you don't wear a seat belt.

## Why seat belts?

Seat belts are designed to work as the key part of wider injury prevention measures and safety systems, such as airbags and head restraints, which will not be as effective in reducing the risk of injury if an occupant is not wearing a seat belt.

Most drivers will be familiar with seat belt reminders (SBRs) - electronic systems that use sensors and alarms to remind vehicle occupants to buckle up when their seat belts are unfastened, though SBRs are currently only widely available for front seat occupants, leaving rear seat passengers at risk.

A major European study comparing seat belt use in vehicles with and without SBRs revealed that in vehicles fitted with a Euro NCAP-compliant SBR, 98% of vehicle occupants wore a seat belt; however, in vehicles with no SBR, the rate was much lower, and only 86% of vehicle occupants wore a seat belt. In the EU, SBRs have been mandatory for driver's seats in all new cars since 2014. In September 2019, they also became standard in the seats of new vans and in newly manufactured passenger cars.

Whilst the ruling for cars has been in place for a number of years there is currently no requirement for commercial trucks and vans to have seat belt reminders albeit production ratings will drop without these fitted.

## Wearing a seat belt

To wear a seat belt safely, you should adhere to the following:

- > The belt should be worn as tight as possible, with no slack.
- > The lap belt should go over the pelvic region, not the stomach.
- > The diagonal strap should rest over the shoulder, not the neck.
- > Nothing should obstruct the smooth movement of the belt by trapping it.

In many vehicles, the height of the top of the seat belt can be adjusted on the B-pillar. If you cannot get the seat belt to fit over you correctly, as described above, you should try adjusting the height.

### If you don't wear a seat belt

The fixed penalty for failing to wear a seat belt as a driver or passenger is a £100 fine. If the case is taken to court, you could face a fine of up to £500.

The Government is also currently considering awarding penalty points for not wearing a seat belt.

The driver of a vehicle is responsible for making sure they are wearing a seat belt. They are also responsible for ensuring any children in the vehicle are wearing the appropriate child restraints or seat belts. All adult passengers (for the purposes of seat belt law this is defined as those over 14 years old) take responsibility for wearing their own seat belts.

In addition to the legal penalties, failure to wear a seat belt or failure to ensure that a child passenger uses an appropriate child car seat or seat belt could affect any claims against your motor insurance cover.

You could also face civil proceedings for damages, if, for example, you failed to safely carry someone else's child. But, of course, the most serious penalty of all could be that you and/or the passengers in the vehicle are injured or killed.

### Advice for transport operators and fleet managers

Here are some ways that businesses can help mitigate risk:

- > New vehicles fitted with seat belt reminders as standard.
- > Ensure the checking of seat belts is part of the before and after use checks.
- > Random monitoring of driver's checks to ensure seat belts are checked.
- > Include a seat belt policy within the driver's handbook, with a signature indent for drivers to read and sign.
- > Consider driver facing cameras to monitor driver behaviour, including the wearing of seat belts.
- > Random spot checks on exit and entry to work to ensure personnel are wearing seat belts.
- > Get buy-in from management to set examples on wearing seat belts in company and private vehicles.
- > Run fleet safety campaigns on the importance of wearing seat belts and statistics around saving life.

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