Let's discuss some common questions and myths about seat belt use.

**Question:** Is it true if you are a good driver you really have no need for a seat belt?  
**Answer:** Your chance of being involved in a serious crash in your lifetime is 70%. No matter how good a driver you are, you can't predict the other guy, the road conditions, how your vehicle may respond, even your own reactions.

**Question:** Should people have the freedom to choose whether or not to use seat belts?  
**Answer:** Seat belts do more than reduce the severity of injuries. They assist the driver in maintaining control of the car in emergency situations. The use of belts is a responsibility to other drivers! (And it's the law.)

It's also the driver's responsibility to ensure other passengers use their belts. Many injuries in crashes are caused by unbelted passengers colliding with other people in the car.

Think as well of the others who will suffer if you are killed or hurt in a crash. Friends, family, loved ones - all will have their lives dramatically changed for the worse because you failed to do one simple thing to protect yourself!

One last point! Our insurance rates are based in large part on the medical cost to repair those injured in crashes! It's a fact!

**Question:** Sure, you buckle up on long trips, but is it really necessary around town?  
**Answer:** Well, where do you do most of your driving? Where are you most likely to be involved in a crash? Right around the corner! Think about it!

**Question:** What if I'm in a crash and my car catches on fire? If I'm not buckled, I can get out faster.  
**Answer:** If you're not buckled and in a crash you're likely to be thrown from the vehicle and seriously injured or killed. Front seat passengers are two to four times more likely to be killed if ejected; and less than one-half of one percent of injury-producing crashes involve fire or submersion in water. You're far safer being buckled in during and after a crash than to be thrown out.

**Question:** If you have air bags, you don't need seat belts, right?  
**Answer:** Wrong! Air bags only work in frontal crashes! They are not designed to inflate if the crash is from the side or rear. Besides, you must be in the proper position inside the car for the air bag to work properly.

For these, and many other reasons, use your head, and your belt, to protect your body!