

## What Happens in a Crash?

Vehicle crashes can lead to serious injury or death, even when all occupants are properly restrained. However, for those not wearing a seat belt—or wearing it improperly—the chances of a devastating outcome are significantly greater.

### The Importance of Seat Belts

Lap and shoulder belts prevent ejection from the vehicle and reduce the likelihood of colliding with the vehicle's interior during a crash. They help manage crash forces on the body, keeping you safe and secure inside your vehicle. Complete ejection is almost always fatal.

If you are not wearing your seat belt, you could be thrown into a rapidly deploying frontal airbag, which can cause serious injuries or even death. Furthermore, unbelted occupants pose a risk to others in the vehicle. In a crash, unrestrained passengers become deadly projectiles, potentially injuring others as they are thrown around inside the vehicle or ejected through a window.

Occupants ejected from vehicles are 90 times more likely to be killed in a crash. Unbelted passengers in the back seat are especially dangerous; their bodies can strike the driver and other passengers, as well as themselves.

At just **30 miles per hour**, an unrestrained passenger weighing **150 pounds** can exert a force of over **4,500 pounds** upon impact, endangering other passengers. In a frontal crash, drivers and front-seat passengers are particularly at risk from unbelted back-seat passengers. In a side-impact crash, those adjacent to unbelted passengers face increased injury risk.

### Visualize the Impact

Take a look at what happens to your body in a crash:

- [What Happens to Your Body in a Crash](#)
- [To Belt or Not to Belt](#)

### Long-Term Consequences of Not Wearing a Seat Belt

Beyond injuries and fatalities, crashes involving unbelted occupants can lead to various long-term consequences:

- **Legal Penalties:** Minnesota and many states enforce seat belt laws, and violations can result in fines and penalties.
- **Personal Injury Claims:** Not wearing a seat belt can impact the outcome of your personal injury claim. Defense attorneys may argue that injuries would have been less severe had you been buckled up, potentially reducing your compensation.
- **Higher Healthcare Costs:** Injuries from crashes without a seat belt are often more severe, leading to higher medical bills, longer hospital stays, and extensive rehabilitation.

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### Long-Term Consequences of Not Wearing a Seat Belt (continued)

- **Psychological Effects:** The trauma of a severe car crash can lead to lasting psychological effects, such as anxiety, PTSD, or phobias related to driving.
- **Increased Burden on Emergency Services:** Crashes involving unbelted riders often require more resources from emergency services, straining these services and increasing response times for other emergencies.
- **Long-Term Disabilities:** Injuries from not wearing a seat belt can result in long-term disabilities, such as chronic pain or more severe conditions like paralysis or traumatic brain injuries (TBIs).
- **Impact on Family and Loved Ones:** The decision to forgo seat belts affects those around you. In the event of severe injury or death, your loved ones may face emotional trauma, loss of income, and medical or funeral expenses.
- **Setting a Poor Example:** Parents and role models set examples for younger individuals. Not wearing a seat belt can lead children to adopt similar unsafe habits. Consistently buckling up encourages safe behaviors in kids.
- **Impact on Vehicle Insurance Rates:** Getting a ticket or being involved in a crash without a seat belt can raise your insurance rates. Some insurers monitor seat belt usage, and habitual non-compliance could mean missing out on potential discounts.

### Buckle Up for Safety

Wearing a seat belt is a simple yet crucial step in ensuring your safety and the safety of those around you. Make it a habit and set a positive example for others.

