



Loss Control Insight

BICYCLE HELMETS

Head injuries account for more than 60% of bicycle-related deaths, more than two-thirds of bicycle-related hospital admissions and about one-third of hospital emergency room visits for bicycling injuries. Bicycle helmets have been proven to reduce the risk of head and brain injury when a crash occurs by as much as 85 to 88 percent.

Proper Fit

- The helmet should fit snugly and feel comfortable. It should be positioned to cover as much of the head as possible, including the forehead. Always buckle the chin straps. Look for D-rings or a quality buckle that cannot be opened or easily bent or broken. Use the foam pads that come with the helmet to insure a proper fit.
- Children should always wear a helmet when riding. Children's heads vary widely in shape and size; pay attention to fit and use the foam pads as needed. A properly fitted helmet should rest level on the top of the head. The rim must be level from front to back. It should fit securely when the strap is fastened, with enough space to put one finger between the child's chin and the helmet buckle.

Where Do I Purchase a Helmet?

Most bicycle shops carry a supply of helmets for adults and children. The dealer can select the right type of helmet for your needs. To enhance visibility, the helmet should include reflective tape. It should not interfere with your hearing or vision. The helmet should be approved by the Snell Memorial Foundation (SNELL) or American Society for Testing and Materials (ASTM), certifying that it is safe for cyclists. All helmets must also be approved by the Consumer Product Safety Commission (CPSC).

Common Misconceptions

- Only children need to wear helmets.
Anyone can be seriously hurt in a bicycle crash, especially adults who are often riding at faster speeds on busy roads. Adults are role models for children. Always wear a helmet no matter how old you are.
- I ride mostly on paths or trails, so do I need to wear a helmet?
Most crashes occur on paths and trails. Often, there are people with children, strollers, pets, in-line skaters or other bicyclists riding slower or faster than you on the same path (which is usually 8' or less in width).

Safety Tips	
Always wear a helmet.	Lock your bike.
Obey traffic signs and signals.	Don't allow children to ride at night.
Ride on the right, with the flow of traffic.	Watch for cars in driveways and alleys.
Be alert for road hazards.	Maintain your bike.
Use hand signals.	Be considerate to others.