

**How to start a
Maryland Kids In Safety Seats (KISS)
Car Seat Loaner Program**



**An information guide for prospective
loaner programs**

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Introduction

Kids In Safety Seats (KISS) is a state-wide, non-profit program funded through federal and state grants. Our mission is to reduce injuries and death among Maryland's children by helping people to obtain and use child safety seats correctly each time a child rides in a motor vehicle.

KISS strives to:

- educate the public on all child passenger safety issues.
- promote the proper and consistent use of child safety seats.
- answer questions about Maryland's child passenger safety laws and safe transportation recommendations.

Our services include car seat loaner programs, technical assistance and referral services, and a child passenger safety clearinghouse.

The purpose of this guide is to give interested individuals and/or organizations a brief overview of how to operate a KISS Car Seat Loaner Program.

What is a car seat Loaner Program?

KISS has sponsored car seat loaner programs since the early 1980s. A car seat loaner program rents car seats at a low cost to individuals who cannot afford to buy one. Car seat loaner programs are staffed by volunteers who have been trained to assist parents with selecting the most appropriate type of car seat for the child and provide education on car seat use. KISS Car Seat Loaner Programs can be found in local health departments, hospitals, law enforcement agencies and community-based organizations.

In addition to traditional car seat loaner programs, Maryland has several special needs car seat loaner programs. These programs temporarily rent car seats for medically fragile children and those with special health care needs.

Loaner programs may provide additional community services as well. Many coordinators become involved in community-wide events to promote the health and safety of children and families. Some of these events include: conducting car seat checks, participating in health fairs, working with day care providers and assisting local media to promote child passenger safety issues.

Why should I start a Loaner Program?

Motor vehicle crashes are a leading cause of unintentional injury and death among children 3-14 years old in the United States. In 2004 in Maryland, 25 children (birth – 15 years old) were killed and 1,635 suffered serious injuries in motor vehicle crashes. Many of these deaths and injuries occurred because children were not correctly restrained when riding in motor vehicles. According to the National Highway Traffic Safety Administration and Safe Kids Worldwide, national data reveals that when child safety restraints are used correctly

every time, the risk of death is reduced by 71% for infants and by 54% for toddlers. Minor injuries are reduced by 50%. In addition, a study released by the Children's Hospital of Philadelphia in June 2006 found that children who were using child restraints were 28% less likely to be killed in a crash than children who were wearing seat belts alone.

Car seat loaner programs are a vital link to motor vehicle injury prevention for children across the state. Car seat loaner programs increase access to car seats for families unable to afford them, and provide education on how to properly secure the child and the car seat. In fact, KISS Car Seat Loaner Programs have experienced first-hand "saves" in which children who were riding in loaner car seats have survived both minor and serious car crashes (and whose families have returned to the program to replace the car seat). Many borrowers feel empowered and appreciative when Loaner Program Coordinators and volunteers help them take an active role in keeping their most "precious cargo," their children, safe.

The Kids In Safety Seats program relies on child passenger safety advocates, like you, to reach and educate families in their communities.

How do I start a Loaner Program?

If an individual or organization would like to start a KISS Car Seat Loaner Program, a coordinator must be selected who will be responsible for the program. This person, the Loaner Program (LP) Coordinator, is the principal contact and will interact with KISS staff on at least a quarterly basis. The LP Coordinator will contact the KISS office to schedule initial child passenger safety overview training, which is held on-site. The LP Coordinator may also want to identify other individuals who will be responsible for renting seats, so that they can be included in the training.

KISS requires a Memorandum of Agreement (MOA) to be signed by an official of the sponsoring agency. The MOA will state the responsibilities of both the sponsoring agency and KISS.

Basic training is needed for volunteers to adequately administer the program. During the training, KISS provides an overview of child passenger safety, current best practice recommendations, types of car seats and program materials (including pamphlets, flyers, loaner program participation forms and car seat instructions).

After training, loaner programs are provided with a limited number of "starter" car seats (usually rear-facing infant-only seats, convertible, combination (harness/booster seat) and booster seats). Supplemental seats are made available from KISS as funding permits and if reporting requirements are met. However, loaner programs are meant to be self-sustaining, using rental fees to replenish supplies and refurbish seats.

KISS staff is always available for further assistance with programmatic or technical questions.

The LP Coordinator is also responsible for ensuring a car seat rental policy is developed and followed by all volunteers. (KISS will provide a Policy and Procedure Template).

Questions to consider

KISS staff will provide assistance in setting up the loaner program. However, answering these questions first will help determine if sponsoring a loaner program is right for an individual or agency.

Administrative

- Who will run/coordinate the program?
- How much time will this person have to dedicate to the program?
- How many staff members will assist?
- Will the sponsoring agency support additional training recommended for Loaner Program Coordinators/volunteers?

Borrower education will be supported by a required video* and educational handouts. Therefore, access to a TV/VCR is necessary to conduct a car seat loan. In addition, correct use of the car seat harness must be demonstrated to each borrower. KISS will provide the coordinator (and all volunteers) with basic child passenger safety training to enable them to assist parents with the correct selection of a car seat and basic usage instructions. Loaner program volunteers are not required to have additional special training or certification. However, to best ensure all of the public's needs are met, KISS does recommend that at least one volunteer consider attending an in-depth, national child passenger safety training to become a certified child passenger safety technician. This training will allow the volunteer(s) to assist parents with the installation of the car seat into the vehicle. Volunteers who are not nationally certified technicians should not assist the borrower with any installation education or advice. Please refer the borrower to a local Permanent Fitting Station or the KISS Helpline for a local site. Becoming a special needs loaner program volunteer will require additional training.

*If a TV/VCR is not available on site, a currently certified CPS Technician must provide car seat installation assistance to the borrower in lieu of showing the required videotape.

- Who will be served by the program?
This typically depends upon the sponsoring agency. Some agencies provide services for just their clients. Programs may be open to the public on a local/county-wide level and some programs service families in a larger region. KISS loaner program car seats should not be rented to participants who intend to use the seats as part of a "for-profit" business (i.e. child care providers or nannies), client transportation in an agency, or as a secondary seat (for grandparents, babysitter's car, etc). However, KISS encourages the sponsoring agency to provide temporary/short-term loans for families who have children visiting the area from out-of-state.

Logistics

- What types of seats will your program provide?
KISS car seats include rear-facing infant-only, convertible, combination (harness/booster seat), other forward-facing only, booster seats and other federally approved child safety restraints. The types of seats you stock will depend on the population you plan to serve. Some programs provide infant-only seats; other programs provide all types and allow parents to “trade-in” each seat for the next stage seat; and some only loan car seats to special needs clients.
- Where will the program be housed?
- What will be the hours of operation?
- Where will you store car seats and other materials?
- Who will clean and inspect and, when necessary, refurbish returned seats?

Financial

- What deposit/fee will be charged?
It is strongly recommended that borrowers be charged a rental fee when they are issued a seat. KISS recommends a minimum rental fee of \$20 per seat. Some programs may charge a higher fee, depending upon the geographical region, length of loan and cost to replace the seat (if it is not returned or is damaged when returned). Because this program was created as a low-cost alternative for indigent families, KISS recommends that program participants demonstrate proof of financial need. The following criteria may be used to determine borrower eligibility:
 - Maryland Children’s Health Insurance Program
 - Local Health Department referral
 - Medicaid recipient
 - WIC recipient
 - Supplemental social security income recipient
 - Unemployed head of household
 - Other factors used in your organization/community to identify needy families

A refund may be offered as an incentive to return the seat to the program on time and in good condition. Funds generated from rental fees should be used to replenish the loaner program’s stock of car seats and replacement parts.

- How will you manage deposits/fees?
- How will replacement parts/seats be purchased?

Promotion

- How will prospective clients learn about the car seat loaner program?
- How will the car seat loaner program be promoted to other agency personnel or referring agencies?

- Is there a space available to promote child passenger safety education and/or distribute educational materials?

Responsibilities

A Memorandum of Agreement (MOA) will be signed by the State KISS Coordinator and designated LP Coordinator for the potential program. The MOA will identify the responsibilities of each agency as follows:

It is the Loaner Program Coordinator's (and other trained volunteers') responsibility to:

- Distribute required educational materials, car seat instructions and show the car seat education video (provided to car seat loaner programs by KISS in English and Spanish). Utilize dolls to demonstrate correct harness use if the child is not present.
- Correctly demonstrate the use of the car seat harness to the borrower.
- Refer borrower to a local Permanent Fitting Station or the KISS Helpline for installation assistance. Volunteers who are not nationally certified child passenger safety technicians should not provide installation education or advice.
- Ensure the "Borrower Agreement" and "Checklist for Loaned/Returned Car Seats" are completed and signed by both a car seat loaner program representative and the borrower at the time the seat is rented and returned.
- Keep track of loaned seats and provide reminders to parents when seats are due; examine, clean and repair returned seats.
- Monitor the car seat loaner program budget and purchase replacement parts/seats as needed.
- Complete and return quarterly reports that document how many seats have been rented and returned, and list if there are no seats available for loan.
- Ensure that any staff interacting with the borrowers is appropriately trained for their role in the program.

KISS' responsibilities are to:

- Provide loaner program start-up training and additional training as needed.
- Provide a list of local Permanent Fitting Stations to sites as it is updated.
- Provide educational materials, required forms, annual list of discount car seat distributors and additional technical supplies (i.e., extra locking clips, current recall lists, LATCH manual, car seat manufacturer's instruction CD ROM and car seat instruction "master" copy).
- Supply start-up car seats and additional seats as available.
- Support car seat loaner program activities by providing referrals to needy families and technical assistance to loaner program staff.

Loaner Program liability

Crashes involving children occur everyday. As mentioned, KISS Car Seat Loaner Programs have experienced “saves” with rented car seats where the child was NOT injured because he/she was correctly restrained in a rental seat. But, with the vast number of seats rented every year in Maryland, it is possible that there may be an incident someday, involving a child injured in a rented car seat. Although the chances of a lawsuit are very low, car seat loaner programs can and should take precautions to protect themselves.

Liability is limited for KISS Loaner Program volunteers under the (i) the Maryland Tort Claims Act, codified at Md. Code Ann., State Gov’t § 12-101 (definition of State personnel) and § 12-105; (ii) Md. Code Ann., Cts. & Jud. Proc. §5-522(b) (qualified immunity from suit and tort liability of State personnel); and (iii) Code of Maryland Regulations (COMAR) 25.02.01.02 (State Treasurer’s regulations defining State personnel to include formally recognized volunteers of a State agency or program). After the names are provided to the State KISS Program, KISS will provide the loaner program with a letter that acknowledges each specifically named volunteer as a State of Maryland volunteer, who, when acting without malice or gross negligence, is personally immune from suit and liability in courts of the State for torts committed within the scope of their public duties.

Furthermore, some car seat manufacturers provide KISS car seat loaner programs a “Certificate of Liability Insurance” covering their car seats.

Following the steps below will also help to reduce liability:

- Establish an administrative policy/rental procedures guideline for all staff to follow.
- Provide thorough training for loaner program coordinators and other volunteers.
- Examine all seats before and after rental.
- Show educational video and provide current handouts. (In lieu of showing educational video, certified CPS technicians must provide car seat installation assistance to the borrower).
- Demonstrate proper use of the seat to borrowers.
- Give the borrowers copies of the manufacturer’s instructions.
- Retain copies of signed “Borrower Agreement” and “Checklist for Loaned/Returned Car Seats” forms.

Please note: Adhering to a policy increases protection from liability problems while providing maximum protection for each child using a loaner car seat. Should your organization choose to sponsor a KISS Car Seat Loaner Program, a separate packet will be provided which includes a Policy/Procedure Template to help address all of the above points.

Conclusion

Thank you for your interest in becoming a KISS Car Seat Loaner Program. KISS staff is available to answer any questions at 800-370-SEAT. We look forward to working with you and your agency, and we hope to hear from you soon regarding your decision to start a car seat loaner program.