



Testimony in Support of SB 419 SD1 Relating to Insurance

March 11, 2025

Lisa Dau, RN, Injury Prevention Coordinator
Keiki Injury Prevention Coalition (KIPC)

COMMITTEE ON TRANSPORTATION

Rep. Darius K. Kila, Chair

Rep. Tina Nakada Grandinetti, Vice Chair

Rep. Darius Kila, Chair, Rep. Tina Grandinetti, Vice Chair, and Members of the Committee,

I strongly support SB419 SD1, which requires motor vehicle insurance policies to cover the replacement cost of a child passenger restraint system that was either damaged or in use by a child during a motor vehicle crash where liability coverage applies.

Child safety seats play a critical role in protecting young passengers in the event of a crash. According to the National Highway Traffic Safety Administration (NHTSA), child restraints significantly reduce the risk of injury and death in motor vehicle accidents. However, these seats are designed for single-use protection in a collision, meaning that even if no visible damage is present, they may no longer provide the necessary level of safety.

Currently, many families face financial burdens when replacing a car seat after a crash, despite the necessity of doing so. By ensuring that insurance policies cover the full replacement cost, this bill removes a significant barrier to child safety and ensures that all children continue to travel in properly functioning restraint systems.

This legislation aligns with best practices recommended by safety organizations and reflects a commitment to protecting our most vulnerable passengers. I urge the committee to pass this measure to safeguard the well-being of children on our roads.

Thank you for your time and consideration.

Sincerely,

Lisa Dau, RN, MBA, BSN, CPSTI
Child Passenger Safety Technician Instructor
KIPC, Injury Prevention Coordinator

The Keiki Injury Prevention Coalition's (KIPC) mission is to prevent and reduce injuries to children in Hawaii. <https://kipchawaii.org/>

SB-419-SD-1

Submitted on: 3/10/2025 10:28:23 AM

Testimony for TRN on 3/11/2025 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Karen Tessier	Individual	Support	Written Testimony Only

Comments:

As a nationally certified Child Passenger Safety Technician Instructor I strongly support this measure. Parents should not have to be at the mercy of insurance companies that refuse to replace a child restraint that has been in a crash. There is no way to know if that restraint will still protect the child in a future event. It should be routine that the child restraint be replaced as per the recommendations of most car seat manufacturers.

Thank you,
Karen Tessier

SB-419-SD-1

Submitted on: 3/11/2025 6:50:59 AM

Testimony for TRN on 3/11/2025 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Frank Schultz	Individual	Support	Written Testimony Only

Comments:

I support this initiative.