# How Improperly Secured Truck Loads Cause Deadly Accidents on Texas Highways

# Our truck accident lawyers explain how unsecured cargo puts everyone at risk

A fully loaded tractor-trailer can weigh up to 80,000 pounds. When that much weight isn't secured correctly, it can turn an ordinary trip on I-10 or I-45 in Texas into a catastrophic <u>truck accident</u>. Boxes, steel beams, construction materials, or even entire containers can shift or fall onto the highway, creating deadly hazards in seconds.

Texas has more commercial truck accidents than any state in the country. And in many cases, these Texas truck crashes involve improperly secured loads. Whether cargo falls off the trailer or shifts enough to cause a <u>rollover truck accident</u>, these crashes almost always lead to severe injuries or fatalities.

Drivers in nearby vehicles have no warning before they're struck by flying debris or crushed beneath an overturned truck. When this happens, what legal options do injury victims have in Texas? Who investigates improperly secured truck load accidents? Who's at fault? Who's responsible for paying for damages? Our Houston truck accident lawyers at <a href="Smith & Hassler">Smith & Hassler</a> explain what to know.

# What makes unsecured truckloads so dangerous?

When a truck's cargo isn't properly tied down, even a small shift in weight can have devastating consequences. Tractor-trailers are designed to carry evenly distributed loads. When that balance changes, the entire rig becomes unstable, resulting in an unsecured load truck accident. These crashes are dangerous for many reasons, including:

- **Falling debris** Lumber, furniture, pipes, and other loose items can fly off trailers, striking other vehicles or causing pileups.
- **Load shifts** Cargo that slides inside the trailer can make the truck lurch or roll, especially during turns or sudden stops.
- Jackknifing A sudden imbalance can cause the trailer to swing out of alignment, blocking multiple lanes.
- **Tire blowouts and brake failure** Overloaded or unevenly distributed cargo puts extreme pressure on tires and braking systems.
- **Driver overcorrection** When a driver senses a shift, they may swerve to regain control, triggering additional collisions.

In seconds, a single mistake in cargo loading can create chaos across several lanes of traffic. That's why it's critical that injury victims have an experienced Texas truck accident lawyer investigating their crash right away.

# Where do unsecured load accidents happen in Texas?

Improperly secured load accidents can happen anywhere, but they're especially common on major freight routes and construction corridors. Heavy commercial trucks can often be found every day on Texas highways like I-10, I-45, I-35, and US-59. These roads link Houston, Dallas, San Antonio and Austin — and they're among the busiest trucking routes in the country.

In urban areas like Houston's Beltway 8, Highway 290 and the Ship Channel Bridge, constant commercial traffic increases the risk. On rural highways, long distances between inspection stations and rest areas make enforcement more difficult, allowing violations to go unchecked.

Texas's role as a national shipping hub means that thousands of trucks pass through the state daily. When just one of those trucks has an unsecured or unbalanced load, the results can be catastrophic.

#### What are the Texas and federal rules for securing truck cargo?

Both Texas and federal law impose strict cargo securement standards designed to prevent these kinds of crashes. The Federal Motor Carrier Safety Administration (FMCSA) has detailed rules and regulations governing commercial trucks and truck drivers.

<u>Code of Federal Regulations (CFR) 49, Part 393, Subpart I (Protection Against Shifting and Falling Cargo)</u> in particular specifies how a truck's cargo must be restrained based on its size, weight, and shape. Key rules include:

- **Proper tiedown strength** Straps, chains, and ropes must have a combined working load limit at least half the weight of the cargo they secure.
- **Minimum number of tiedowns** At least two tiedowns are required for items over 5 feet in length or 1,100 pounds in weight.
- **Periodic inspections** Drivers must inspect cargo and restraints within the first 50 miles of a trip and recheck them every 150 miles or three hours thereafter.
- Protection against movement Cargo must be secured to prevent shifting forward, backward, or sideways under normal driving conditions.

Texas adopts and enforces these federal standards through the <u>Texas Department of Public Safety (DPS)</u>. Violations c an result in significant fines, vehicle out-of-service orders, and holding the at-fault party liable (legally responsible) in civil lawsuits filed by injury victims.

# How do load shifts cause truck rollovers and multi-vehicle crashes?

A fully loaded semi-truck has a high center of gravity, which makes it more prone to instability than passenger vehicles. When cargo inside the trailer moves suddenly – even a few inches – that balance changes instantly. The result can be a catastrophic rollover or multi-vehicle collision that puts everyone on the road in danger.

Load shifts create several dangerous chain reactions, including:

- Trailer rollovers When weight shifts to one side during a turn or lane change, the
  trailer's center of gravity moves outward. Even a small imbalance can cause it to tip,
  especially at highway speeds or on curved ramps.
- Jackknife crashes Uneven cargo distribution can cause the trailer to swing out of alignment with the cab, blocking multiple lanes of traffic and colliding with nearby vehicles.
- Loss of steering control Sudden load movement can jerk the cab or pull the trailer in a different direction, forcing the driver to overcorrect and lose control.
- **Brake and tire failure** Uneven or shifting cargo places excessive pressure on certain tires and braking systems, increasing the risk of blowouts or mechanical failure.
- Flying debris If restraints break or cargo isn't properly secured, heavy materials like
  pipes, steel coils, or construction supplies can fall into traffic, striking other vehicles or
  forcing them to swerve.

When unsecured cargo spills onto the highway, nearby drivers often have no warning and no chance to avoid it. At 70 miles per hour, there's no time to react to a concrete block or a shifting steel beam in the road. The result can be a devastating chain-reaction crash involving multiple vehicles, severe injuries, and fatalities.

Load shift accidents often require detailed forensic investigation – including black box data, skid mark analysis and inspection of tie-downs and anchor points – to determine precisely how the cargo moved and who was responsible for securing it.

#### Texas case shows how improper loading leads to catastrophic truck rollovers

In one of our cases handled by attorneys <u>Al Hassler</u> and <u>Brent Cordell</u>, a dump truck was improperly loaded at a rock quarry before traveling down a Texas back road. The truck's load shifted during a turn, causing it to roll over and strike our client's vehicle. The impact left the client with serious injuries.

Through written discovery and the driver's deposition, our legal team and retained experts determined that the dump truck had been overloaded and that the cargo weight had been placed too far to one side. This uneven distribution caused the truck to tip over on a curve, which is a classic example of how load imbalance can lead to catastrophic rollovers.

Our investigation and expert analysis led to a settlement exceeding \$2 million for the injured client. The result highlights the importance of enforcing cargo safety rules and holding negligent companies accountable when preventable loading errors lead to devastating truck accidents.

## Who's responsible for securing a truck's cargo?

Under federal law, several parties share responsibility for ensuring that a load is secured safely. Such parties often include:

- **Truck drivers** They must inspect cargo before departure and at required intervals during the trip.
- **Loading crews** Workers at warehouses, docks, or distribution centers must follow securement procedures and use the right equipment.
- Trucking companies They are legally obligated to train drivers, maintain proper equipment, and enforce cargo safety policies.
- **Freight brokers and shippers** They may share liability if they pressure drivers to meet unrealistic deadlines or load cargo unsafely.

In many Texas truck accidents, investigations reveal a chain of negligence. A poorly trained driver may fail to recheck their load or a warehouse may rush the loading process to avoid delays. An experienced truck accident lawyer can investigate every link in that chain to identify all responsible parties.

# Who's responsible for paying for unsecured truckload accidents in Texas?

Determining who's financially responsible for paying for accident-related expenses associated with an unsecured load accident in Texas can be complicated. That's because multiple parties often share the blame. Cargo securement is a team effort and when that process breaks down, several layers of negligence may have contributed to the crash.

Liability (who's responsible for paying for the accident) can extend to several key parties, including:

 The truck driver – Drivers are legally required under federal cargo securement rules to inspect their loads before departure and throughout the trip. If a driver fails to perform these checks, ignores a visible problem, or drives recklessly with an unstable load, they can be held personally liable.

- The trucking company Carriers are responsible for ensuring their drivers are properly trained, their vehicles are maintained, and their cargo is secured according to FMCSA regulations. A company that pressures its drivers to skip safety steps or exceed hours-of-service limits to meet delivery deadlines can be held accountable for the resulting crash.
- Loading crews or third-party contractors Many trucking companies outsource loading to warehouse staff, dockworkers, or independent freight handlers. If these crews fail to distribute the weight properly, use the wrong restraints, or ignore tie-down requirements, they may share in the liability.
- Freight brokers and shippers In some cases, the companies that arrange or ship the cargo play a role in how it's loaded. If they provide incomplete instructions, overload a trailer, or fail to follow securement guidelines, they can also be named in a lawsuit.
- **Equipment manufacturers** If a crash is caused by defective tie-down straps, winches or anchor points, the company that made or sold the faulty equipment may be held responsible under product liability laws.

Because trucking operations involve several layers of contracts and insurance policies, identifying every responsible party is critical. A single unsecured load crash can involve multiple insurance carriers, each with its own lawyers and adjusters trying to minimize payouts.

That's why injury victims should contact an attorney immediately after the accident. A lawyer can investigate every possible source of liability, secure company and driver records, and work with accident reconstruction experts to determine exactly how the cargo came loose and who's responsible for paying the price.

# What types of evidence can prove a cargo securement violation?

Proving that a truck's load was improperly secured requires fast and thorough investigation. Critical evidence often disappears within days unless preserved right away. Such evidence can include:

- **Photographs and videos** Images of spilled cargo, torn straps, or broken chains provide clear visual proof of securement failures.
- **Driver inspection logs** FMCSA regulations require drivers to document cargo checks. Missing or incomplete entries may suggest negligence.
- Maintenance and loading records These can reveal whether equipment was defective or if proper procedures were ignored.

- **Police and DPS reports** Officers trained in cargo enforcement note violations and cite specific regulation numbers.
- Witness testimony Other drivers or bystanders may have seen the cargo shifting before the crash.
- **Black box (EDR) data** This data can show sudden steering corrections, hard braking, or speed changes linked to a load shift.

When a case involves serious injuries or fatalities, an attorney can immediately send preservation letters to prevent evidence destruction and work with experts to analyze every detail associated with the accident.

## Who investigates unsecured load truck accidents in Texas?

When an unsecured load causes a serious truck accident in Texas, several agencies at the local, state, and federal levels may be involved in investigating what went wrong and who is responsible. Each has a distinct role in uncovering safety violations and enforcing the laws that govern commercial trucking. This often includes:

## Local law enforcement

Police officers from the city or county where the crash occurred in Texas are usually the first to respond. They secure the scene, document injuries, take witness statements, and prepare the initial accident report. In urban areas like Houston or Dallas, local police often coordinate with commercial vehicle enforcement units trained in cargo safety inspections.

#### Texas Department of Public Safety (DPS)

The DPS Commercial Vehicle Enforcement Service plays a leading role in investigating trucking violations. DPS troopers inspect trucks for compliance with cargo securement rules, weigh limits, and driver log requirements. They can issue citations, place vehicles out of service, or refer serious cases for federal review. DPS investigators also collect evidence such as photos of damaged restraints or spilled cargo for later use in civil or criminal proceedings.

#### Federal Motor Carrier Safety Administration (FMCSA)

When the crash involves a commercial carrier regulated under federal law, the FMCSA may step in to conduct a parallel or follow-up investigation. The agency examines whether the trucking company violated federal cargo securement standards under CFR 49, Part 393. FMCSA reviews the company's safety rating, prior violations, driver training programs, and inspection history to determine if systemic noncompliance contributed to the crash.

## **National Transportation Safety Board (NTSB)**

In catastrophic cases involving multiple fatalities, hazardous materials, or significant public impact, the NTSB may launch an independent investigation. The board focuses on root causes – such as design flaws, maintenance failures, or regulatory gaps – and issues safety recommendations to prevent similar tragedies nationwide.

Together, these layers of investigation create a comprehensive picture of how the crash happened and who should be held legally and financially responsible. For victims, having an attorney who understands how to navigate these overlapping jurisdictions can make a dramatic difference in building a successful legal case.

# How do lawyers investigate trucking companies after a cargo accident?

Truck crash investigations move fast, especially when an unsecured load causes a serious accident. Within hours of a collision, the trucking company's insurer often sends its own team to the scene to control the narrative. Victims and their families rarely have the same opportunity, unless they contact an attorney right away.

A thorough investigation often includes:

- Requesting driver qualification and training files To confirm whether the operator was properly trained in cargo securement.
- **Reviewing company safety policies** To determine if securement rules were followed or ignored for efficiency.
- **Inspecting the truck and trailer** To photograph and document damaged restraints, anchor points, or other mechanical failures.
- **Obtaining electronic data** From GPS systems, telematics, and ELD (electronic logging devices) to establish timelines and trip details.
- Interviewing witnesses and employees To uncover unsafe loading practices or deadline pressure.

In addition, many attorneys hire accident reconstruction experts who can model how the load shifted and why it led to the crash. The goal is to build a complete picture of how negligence at multiple levels caused the victim's injuries.

#### What compensation can injury victims recover after an unsecured load truck accident?

Truck accident injuries often change lives forever. Victims may face long-term rehabilitation, loss of income and permanent physical limitations. Texas law allows those harmed by negligence to recover compensation for both economic and non-economic damages (legal term for financial losses), including money for:

- Medical expenses Emergency care, surgeries, physical therapy, and future treatment.
- Lost income and earning capacity Wages lost during recovery or permanent disability.
- Property damage Vehicle repair or replacement costs.
- **Pain and suffering** The physical pain, emotional distress, and trauma caused by the crash.
- Loss of consortium The impact of injuries on family relationships.
- **Punitive damages** In cases of extreme recklessness, such as when companies knowingly violate cargo safety rules.

Each case is unique. The amount of compensation awarded to injury victims often depends on a variety of factors, including the severity of the injuries, the length of an injury victim's recovery, if the injury victim can return to work, the extent of negligence, and the available insurance coverage.

## Get the Houston truck accident lawyers who get results

When a truck's unsecured cargo causes harm, you deserve justice – and a legal team that knows how to prove it. In Texas, many injury victims turn to Smith & Hassler when they sustain a serious injury that turns their lives upside down.

Our experienced Texas truck accident lawyers have decades of experience handling complex legal cases involving truck accidents caused by unsecured truck loads on I-45, I-10, and many other highways and roads throughout Texas.

We know how to work with cargo safety experts, reconstruction engineers and accident investigators to uncover violations and expose negligence at every level. Our goal is simple – to hold all at-fault parties accountable for your accident.

Discover what we can do for you. <u>Contact us</u> and schedule a <u>free case evaluation</u> with a Houston truck accident lawyer you can trust. We handle truck injury claims throughout Texas.