

Who Is Liable for a Truck Accident Caused by Improperly Loaded Cargo in Texas?

San Antonio Truck Accident Lawyers Explain Cargo Crash Liability

Improperly loaded cargo can turn a fully loaded semi-truck into a serious hazard on Texas highways. If freight is stacked wrong or packed heavier on one side, the truck can become unstable, and shifting cargo can turn a routine lane change into a rollover or jackknife.

Many people assume only the truck driver is at fault, but the shipper or loading company may also be responsible (liable) for causing the [truck accident](#). A federal [Large Truck Crash Causation Study](#) released by the Federal Motor Carrier Safety Administration (FMCSA) identified cargo shift as one of the factors behind serious large-truck crashes, which is why loading and securing freight properly matters so much.

Our San Antonio truck accident attorneys at [The Herrera Law Firm](#) know why these accidents happen and how to find evidence showing who's responsible. That's important, since truck accident expenses add up fast for injured people and there's often more than one at-fault party.

Key Takeaways

- **Cargo Problems Cause Serious Crashes** – Overloading, uneven weight, and loose tie-downs can make a truck roll over or jackknife.
- **Federal and Texas Rules Apply** – Federal securement standards cover interstate trucks, and Texas has adopted most of them for trucks operating within the state.
- **Several Parties Can Share Fault** – The driver, trucking company, shipper, loading company, and equipment owner may each be responsible.
- **Evidence Goes Fast** – Trucking companies often start investigating within hours, so quick action protects key records.

What Causes Cargo-Related Truck Accidents in Texas?

Cargo problems on Texas highways come in several forms. Some loads are simply too heavy for the trailer or axle configuration, while others shift because straps, chains, or blocking were never installed correctly, and each of these problems raises the risk of a serious crash:

- **Overloading the Trailer** – Freight past the truck's rated weight limit puts extra strain on tires, brakes, and suspension.

- **Uneven Weight Distribution** – Cargo loaded heavier on one side can make a trailer sway or tip during turns.
- **Loose or Missing Tie-Downs** – Straps and chains that aren't tightened or inspected can let freight shift in transit.
- **Failure to Block and Brace** – Cargo that isn't blocked against forward or sideways movement can slide when a truck brakes hard.
- **Skipping Required Inspections** – Federal rules require drivers to check their load early in a trip, and skipping that check hides problems.

These problems rarely happen in isolation. A truck loaded unevenly and secured with worn straps faces a much higher risk of losing control, and identifying that failure is often the first step toward finding out who is responsible.

How Can Improperly Loaded Cargo Cause a Rollover or Jackknife?

A truck's center of gravity depends on how its cargo sits inside or on top of the trailer. When freight is stacked too high or shifted to one side, that center of gravity rises or moves off center, and a sudden lane change or curve can tip the trailer before the driver can correct it.

A jackknife happens when the trailer swings out of line with the cab, usually during hard braking. Cargo that shifts forward under braking adds momentum the trailer's brakes weren't designed to handle, and that extra push can force the trailer to fold against the tractor at a dangerous angle.

Both types of crashes often happen in seconds, giving other drivers almost no time to react. A rollover can crush the roof of a nearby car, and a jackknifing trailer can block several lanes of a highway like I-35 or I-10, causing severe, life-changing injuries.

What Federal Cargo Securement Rules Do Truck Drivers Follow?

FMCSA [regulations](#) require that cargo be contained, immobilized, or secured so it can't shift enough to affect a truck's stability. Violating these rules can serve as evidence of negligence in an injury claim, and investigators reviewing a crash often check whether the truck met these standards.

The rules also set strength requirements for the tiedowns, chains, and straps used to hold freight in place. A separate [FMCSA rule](#) requires the combined working load limit of all tiedowns to equal at least half the cargo's weight, and a carrier that ignores this standard to save time or money creates a hazard for everyone on the road.

These federal standards cover trucking companies operating across state lines, and Texas has adopted most of them for trucks that operate only within the state. A trucking company that

trains its drivers poorly, or pressures them to skip inspections, can be held responsible for a crash.

What Does Texas Law Require for Securing a Truck's Load?

Texas adds its own rules for certain kinds of cargo. Under [Texas Transportation Code Section 725.021](#), a vehicle carrying loose material such as dirt, sand, gravel, or wood chips must be equipped and maintained to keep that material from blowing or spilling onto the road.

The law also requires a loose load to be covered and the covering firmly secured at the front and back, unless the load is fully enclosed. A driver or company that skips this step can face a misdemeanor citation, and for packaged freight and heavy equipment, the federal securement rules carry most of the weight.

A citation alone won't compensate an injured crash victim, but it can serve as strong proof of negligence in a civil case. Our attorneys use these violations, along with federal securement failures, to build a stronger claim for injured clients.

Who Can Be Held Liable for a Cargo-Related Truck Accident?

A single cargo-related crash can involve more than one at-fault party. Investigators look at who loaded the truck, who inspected it, and who set the delivery schedule, since each of these parties owes a duty of care to everyone else on the road. The table below shows who may be responsible.

Party	Why It May Be Responsible
The truck driver	Noticed a shifting load or skipped an inspection and drove anyway
The trucking company	Hiring, training, or supervision failures that allowed unsafe loading to continue
The shipper	Packed or loaded the trailer incorrectly before the driver saw it
The loading company	A third-party loader that ignored securement standards
The trailer or equipment owner	Worn or defective trailers, straps, or securement gear

Building a strong claim often means investigating bills of lading, loading records, and driver logs. Our attorneys identify every responsible party early, so a trucking company can't shift the

blame onto a driver alone, and that approach can lead to a more complete recovery for an injured client.

How Is Fault Determined When Cargo Causes a Truck Crash?

Proving fault starts with figuring out exactly what went wrong and who caused it. Investigators review the truck's electronic logging device, weigh station records, and the bill of lading describing the freight, which can show whether the cargo exceeded weight limits or was loaded outside company procedure.

Photos and inspection reports from the crash scene often reveal how the trailer was loaded before impact. A shifted load, a broken strap, or scattered freight on the roadway can point directly to a securement failure, and expert reconstruction can show how the cargo's weight and position affected the truck's handling.

Trucking companies sometimes begin their own investigation within hours of a crash, and that head start can put an injured victim at a disadvantage. Acting quickly to secure the same evidence helps level the playing field.

What Compensation Can I Recover After a Cargo-Related Truck Accident?

A cargo-related truck crash can leave a victim with serious, long-term injuries. Texas law allows injured victims to pursue several categories of compensation, and the amount often depends on the injury's severity and the strength of the evidence:

- **Medical Expenses** – Hospital bills, surgery, rehabilitation, and future care costs tied to the crash.
- **Lost Income** – Wages missed during recovery and any reduction in the ability to earn a living in the future.
- **Pain and Suffering** – Compensation for the physical pain and emotional toll of a serious injury.
- **Property Damage** – The cost to repair or replace a vehicle damaged in the crash.
- **Wrongful Death Compensation** – Money available to families who lost a loved one in a fatal cargo-related crash.

A claim's value should reflect the full impact of the crash, not just the first medical bills. A catastrophic injury often requires years of ongoing care, so our attorneys work to calculate the true, long-term cost of a client's injury before accepting any insurance offer.

How Can a San Antonio Truck Accident Lawyer Help After a Cargo-Related Crash?

Cargo-related truck crashes in San Antonio are rarely simple. A single wreck can involve a truck driver, a trucking company, a shipper, and a separate loading company, each with its own

insurance policy and legal team, and sorting out who caused the failure takes an investigation most injured people can't manage while recovering.

At The Herrera Law Firm, our San Antonio truck accident attorneys dig into loading records, driver logs, and inspection reports to find out exactly why the cargo shifted. We pursue every party whose failure contributed to the crash, not just the driver behind the wheel. Winning isn't luck, and it's knowing how to fight for the full value of a client's case.

If a cargo-related crash left you or a loved one injured, [contact us to learn more about your legal options](#). We work on a contingency fee basis, so you pay nothing unless we recover compensation for you. Expect more from a law firm that levels the playing field against trucking companies and their insurance companies.