

Flatbed Truck Accidents in Georgia

Why Unsecured Cargo On Open Trailers Creates A Distinctive Liability Picture

Closed trailers have four walls and a roof to keep freight contained. A flatbed has none of that. When a driver loads steel coils, pipe sections, lumber, or construction machinery onto an open deck and the tie-downs don't hold, there's nothing between that cargo and the vehicles behind it. A load failure on a Georgia interstate isn't a near-miss. It's a collision between several tons of material and whoever happens to be in its path.

These crashes produce some of the most serious injuries in personal injury law, and they carry a level of legal complexity that typical car accident claims don't. The chain of responsibility for what was on that trailer often runs through a driver, a trucking company, a shipper, and sometimes a freight broker, all of whom may have contributed to the failure that put unsecured cargo in the roadway.

At the [Law Offices of Gary Martin Hays & Associates, P.C.](#), our [Georgia truck accident lawyers](#) have handled cases where cargo failures caused catastrophic harm to people who did nothing wrong. Since 1993, we've worked to ensure that every party responsible for putting an unsafe load on the road is held accountable, not just the driver behind the wheel when it shifted.

Federal Cargo Securement Standards For Flatbed Operations

The [Federal Motor Carrier Safety Administration](#) doesn't leave cargo securement to a driver's judgment or a company's internal policy. Federal regulations govern how loads must be tied down, what working load limits the securement devices must meet, and how often drivers must inspect their cargo while in transit.

Under [49 C.F.R. § 392.9](#), a driver must inspect cargo and all securement devices before starting the trip, then recheck them within the first 50 miles and again at each change of duty status or whenever driving conditions change in a way that could affect load stability. If a driver finds a securement problem at any of those checkpoints, the load doesn't move until it's corrected.

Georgia law adds a parallel obligation at the state level. Under [O.C.G.A. § 40-6-254](#), no person may drive a vehicle whose load isn't secured against falling or shifting in a way that creates a road hazard, and no material may escape from the vehicle and strike or obstruct another vehicle on the road. When cargo from a flatbed lands on a Georgia highway, both the federal and state standards give injured victims a foundation for establishing that someone had a duty to prevent exactly what happened.

The securement failures our attorneys see in flatbed cases tend to fall into identifiable patterns. Carriers in a hurry cut the same corners repeatedly, and the same failure modes show up in the documentation once investigators get access to the records. These failures typically include:

- **Inadequate Aggregate Working Load Limit For The Cargo:** Federal regulations require the combined working load limit of all tie-downs to reach a minimum threshold based on the weight of the cargo. When a carrier uses lighter straps than the load demands, the arithmetic on securement failure was already done before the truck left the dock.

- **Missing Or Damaged Edge Protection On Sharp Cargo:** Straps placed over metal edges without proper edge protectors will cut through under sustained road vibration or lateral force. This is a known, preventable failure mode that both drivers and loading supervisors are expected to address.
- **No Recheck After The First 50 Miles:** Cargo settles and shifts during the first stretch of a trip. The federal inspection requirement at the 50-mile mark exists precisely because of this physics reality. When a driver skips that inspection and a load that had shifted unnoticed eventually falls, that missed inspection is direct evidence of a federal violation.
- **Improper Stacking Of Non-Uniform Loads:** Pipe sections, lumber bundles, and machinery each require specific stacking configurations to stay stable under braking forces and highway vibration. When the loading crew stacks in a way that shifts the center of gravity or creates instability, the failure is set before the truck starts rolling.

Following The Liability Chain When A Flatbed Load Comes Loose

[Unsecured cargo claims](#) are different from a standard [rear-end truck collision](#) because the defendant pool is wider. Liability in these cases rarely ends with the driver.

Picture a flatbed hauling steel pipe from a warehouse near Savannah toward a construction site outside Atlanta. The shipper's loading crew determined how the pipe was stacked and where the straps were placed. The driver had a federal obligation to inspect and confirm the securement was adequate before moving.

The trucking company was required to train its driver on securement procedures and maintain its tie-down equipment in working order. If a [freight broker](#) arranged the load and had information about the carrier's compliance record, they may carry independent liability. When the pipe rolls off on I-16 and crushes a sedan, every one of those parties is a potential defendant.

Getting to all of them requires moving quickly on evidence. Logbooks showing when the driver last checked the securement, cargo manifests detailing the load configuration, the trucking company's maintenance records for its tie-down equipment, and any loading facility surveillance footage all need to be preserved before they're overwritten or destroyed. [Evidence in truck accident cases](#) has a way of disappearing quickly once a carrier's legal team is involved.

[Accident reconstruction](#) plays a central role in these cases. When investigators can map the trajectory of falling cargo, calculate the forces involved, and trace those back to specific securement failures in the tie-down pattern or load configuration, the analysis becomes something a jury can follow. That reconstruction also helps identify which party made the specific decision that put an inadequate tie-down against that specific load.

Injuries From Falling Or Shifting Cargo Crashes

A falling load doesn't interact with the car below it the way a bumper-to-bumper collision does. There's no crumple zone absorbing energy, no airbag deploying in time. The cargo lands on whatever it hits, and the injuries reflect that physics directly.

Victims struck by cargo that came off a flatbed commonly suffer injuries that require immediate surgical intervention and months or years of recovery. The severity also shapes the damages analysis in ways that go well beyond emergency room bills. The injuries that appear most often in these cases include:

- **Traumatic Brain Injuries From Roof Intrusion Or Impact:** When heavy cargo crushes through a vehicle's roof or strikes the driver's side glass, the brain absorbs forces that the skull wasn't designed to contain. [Traumatic brain injuries](#) in this context range from concussions that produce lasting cognitive change to diffuse axonal injuries that permanently alter a victim's ability to work and live independently.
- **Spinal Cord And Vertebral Damage:** [Long-term spinal injuries](#) from high-energy impacts produce a wide spectrum of outcomes, from nerve pain that persists for years to partial or complete paralysis. Victims at the more severe end of that spectrum face lifetime care costs that dwarf their initial treatment bills.
- **Crush Injuries To The Lower Body:** [Crush injuries from truck accidents](#) frequently involve compartment syndrome, vascular damage, and permanent muscle loss. When cargo pins a victim inside a vehicle, the window for intervention is measured in hours.
- **Amputations:** [Amputation injuries](#) occur when a limb is trapped between the falling cargo and the vehicle frame, or when penetrating injuries from metal or timber create damage that cannot be repaired. The downstream financial impact of an amputation, including prosthetics, rehabilitation, and lost earning capacity, can run into millions of dollars.
- **Wrongful Death Claims:** Some flatbed load failures are fatal. [Wrongful death claims](#) after these crashes require a legal team that understands how to document both the economic losses the family has suffered and the full value of the life that was taken.

How Post-SB 68 Damages Rules Affect Flatbed Crash Cases

Georgia's Senate Bill 68, signed April 21, 2025, changed how juries evaluate medical bill damages in personal injury cases. For causes of action arising on or after April 21, 2025, juries now see both the amount billed for medical care and the amount actually paid by insurance, and they decide what a reasonable award should be based on both figures. This is the phantom damages reform, and it's already reshaping how carriers and their insurers approach settlement negotiations.

The [insurance defense tactics](#) that follow from SB 68 are particularly aggressive in high-value cases like flatbed cargo crashes. Adjusters use the gap between billed and paid amounts to push valuations down, often without explaining how the law actually works or what victims are still entitled to recover. Victims who don't understand the post-SB 68 [phantom damages](#) landscape can find themselves accepting settlements that leave significant compensation on the table.

The Cargo Liability Chain In Flatbed Crash Cases

When cargo comes loose from a flatbed on a Georgia road, the carriers, shippers, and insurers involved don't sit still. Their investigators photograph the scene, their adjusters begin reaching out, and their legal teams start framing the narrative. Getting legal counsel involved quickly isn't just smart strategy. It's how victims make sure the investigation happens on equal footing.

Contact Georgia's Billion Dollar Truck Wreck Lawyer

Georgia families hurt in flatbed truck crashes don't owe us anything to get started. We handle these cases on a contingency-fee basis, which means every dollar of our legal fee comes from the recovery we build for you. If you or someone you love was hurt when cargo came off a flatbed truck on a Georgia highway, [contact us](#) today for a free consultation.