

# How Improper Cargo Loading Leads to Rollover and Jackknife Accidents

## Our Indiana attorneys fight to hold negligent parties accountable

Imagine a tower of blocks, precariously stacked with the heaviest pieces teetering at the top. One bump, nudge, or strong gust of wind and the whole thing comes crashing down. Now, picture that tower on wheels, barreling down the highway at 60 miles per hour. That's what happens when cargo isn't loaded properly in a truck or trailer.

Rollover and jackknife [truck accidents](#) aren't just dramatic scenes from action movies; they're real, preventable disasters that happen every day on our roads. The difference between a safe trip and a catastrophic crash often comes down to how cargo is packed, balanced, and secured.

These accidents don't just damage vehicles and delay shipments; they endanger lives, tie up traffic for hours, and leave companies facing lawsuits and skyrocketing insurance premiums. Yet, despite the risks, improper cargo loading remains one of the most overlooked causes of truck accidents.

## What makes rollover and jackknife accidents so dangerous?

Rollover accidents occur when a vehicle tips onto its side or roof, often during a turn or sudden maneuver. The force of a 40-ton truck rolling over can crush smaller vehicles, scatter debris across lanes, and even cause multi-car pileups. Jackknife accidents, on the other hand, happen when a trailer swings out at a sharp angle to the cab, resembling the blade of a folding knife.

When this happens, the driver loses control, and the trailer can block multiple lanes or collide with other vehicles. Both types of truck accidents are terrifying not just because of their suddenness, but because of how quickly they spiral out of control.

Rollover accidents are particularly common with tall or top-heavy loads. Think of a semi carrying stacked lumber or poorly secured machinery. If the weight isn't distributed evenly, a sharp turn or a gust of wind can send the whole rig toppling. Jackknifing, meanwhile, is often triggered by sudden braking or an unbalanced load that causes the trailer to push the cab sideways. In both cases, the results are the same: injuries, fatalities, and chaos on the road.

## How does cargo loading affect a vehicle's stability?

A truck isn't just a vehicle; it's a carefully balanced system. When cargo is loaded improperly, that balance is thrown off, turning a routine drive into a high-stakes gamble. The key factors here are center of gravity, weight distribution, and securement.

Center of gravity is the point where the total weight of the vehicle and its cargo is concentrated. The higher this point is, the more likely the truck is to tip over. For example, stacking heavy

pallets on top of lighter ones raises the center of gravity, making the truck less stable. Even a minor swerve or an uneven patch of road can be enough to send it rolling.

Weight distribution plays an equally important role. If too much weight is concentrated on one side or toward the back of the trailer, the truck becomes harder to steer and stop. Uneven loads can cause the trailer to sway, especially at high speeds or on winding roads. If the cargo isn't secured, it can shift during transit and turn a minor imbalance into a full-blown disaster.

Consider a truck carrying loose gravel or unstrapped equipment. Every time the driver hits the brakes or takes a turn, that cargo moves. If it shifts too far to one side, the truck can become unstable. If it slides forward, it can push against the cab, and it can increase the risk of a jackknife.

### **What are the most common mistakes in cargo loading?**

Most rollover and jackknife accidents don't happen out of nowhere. They're the result of preventable mistakes made during the loading process. Here are the biggest culprits:

#### **Overloading**

Overloading is one of the most dangerous errors. Every truck has a gross vehicle weight rating and axle limits for a reason. Exceeding these limits puts excessive strain on the tires, brakes, and suspension, making the vehicle harder to control. Overloaded trucks take longer to stop, are more prone to tire blowouts, and are far more likely to roll over in an emergency.

#### **Uneven distribution**

Uneven distribution is another major issue. If most of the weight is on one side or toward the rear of the trailer, the truck becomes unbalanced. This can cause the driver to lose control during turns or when braking. For example, if a trailer is loaded with heavy machinery on the left side and empty space on the right, the truck will pull to the left, making it difficult to steer straight.

#### **Unsecured cargo**

Unsecured cargo is a ticking time bomb. Even if the weight is distributed evenly, cargo that isn't properly tied down can shift during transit. A sudden stop or a sharp turn can send unsecured items sliding, throwing off the truck's balance and potentially causing a rollover or jackknife. Straps, chains, and load bars exist for a reason. They keep cargo in place and prevent it from becoming a deadly projectile.

### **Why do improperly loaded trucks roll over so easily?**

Rollover accidents are often the result of physics working against the driver. When a truck's center of gravity is too high, it takes less force to tip it over. This is why tall, narrow loads are so risky. A slight lean in one direction can be enough to send the whole thing crashing down.

Sharp turns are a common trigger. When a truck takes a curve, centrifugal force pushes the cargo outward. If the load is top-heavy or unbalanced, that force can overcome the truck's stability, causing it to roll. The same thing can happen on uneven roads or when the driver swerves to avoid an obstacle. Even a small miscalculation can have catastrophic consequences.

Road conditions also play a role. Potholes, soft shoulders, and steep grades can destabilize an improperly loaded truck. Wind is another factor, especially for trailers with high-sided loads. A strong gust can act like an invisible hand, pushing the truck off balance. In these situations, the difference between a safe trip and a rollover can come down to how the cargo was loaded and secured.

### **How does improper loading lead to jackknife accidents?**

Jackknife accidents are often caused by a combination of poor loading and sudden maneuvers. When a trailer is overloaded or unevenly balanced, it becomes more difficult to control during braking. If the driver slams on the brakes, the momentum of the cargo can push the trailer forward, causing it to swing out to the side.

This is where trailer sway comes into play. When a trailer starts to sway, it creates a domino effect. The driver may try to correct the sway by steering in the opposite direction, but if the cargo is unbalanced, this can make the problem worse. The trailer can swing out even further, eventually folding in on itself like a jackknife.

Sudden stops are another common cause. If the cargo isn't secured, it can shift forward during braking, pushing against the cab and causing the trailer to swing out. This is especially dangerous on slippery roads or when the truck is traveling downhill. Once the jackknife begins, it's nearly impossible to regain control.

Even something as simple as taking a turn too fast can trigger a jackknife. If the cargo is unevenly distributed, the trailer may not follow the cab's path, which causes it to swing out instead. The result is a loss of control that can lead to a multi-vehicle collision.

### **What are the regulations for proper cargo loading?**

The good news is that there are clear regulations in place to prevent these truck accidents. The FMCSA's cargo securement rules (outlined in [49 CFR Part 393](#)) specify how cargo must be loaded and secured. These rules cover everything from weight limits to the types of tie-downs required for different kinds of freight.

For example, cargo must be distributed evenly across the trailer, with the heaviest items placed low and toward the front. Straps, chains, and other securement devices must be strong enough to withstand the forces of acceleration, braking, and turning. Drivers are also required to inspect their loads before hitting the road to ensure everything is properly secured.

Despite these regulations, truck accidents still happen. Sometimes it's due to ignorance, as drivers or loaders who don't understand the risks. Other times, it's a result of cutting corners to save time or money.

### **Who is liable in a truck accident involving improperly loaded cargo?**

Determining who is responsible for a truck accident caused by improperly loaded cargo can be complicated. Multiple parties often play a role in preparing a truck for the road, and negligence at any point in the process can lead to tragedy. Liability depends on who failed to follow safety standards, federal regulations, or company procedures.

Potentially liable parties may include:

- **Truck drivers** – Drivers are required to inspect their cargo before each trip. If they fail to notice or report an obvious loading problem, they may share liability for the accident.
- **Loading crews or freight handlers** – Workers who physically load and secure the cargo are responsible for following weight limits, balance guidelines, and proper tie-down methods. Negligence here often leads directly to rollover or jackknife crashes.
- **Trucking companies** – Carriers can be held responsible if they fail to train employees, pressure drivers to meet unsafe schedules, or ignore federal cargo securement rules.
- **Shipping or distribution companies** – When a third-party shipper loads the trailer, they may be liable if the cargo was improperly secured or overloaded before the driver ever left the dock.

Because several entities are often involved in one shipment, determining liability requires a detailed investigation. A skilled truck accident lawyer can examine inspection logs, weigh station records, driver statements, and shipping documents to identify every negligent party and maximize the compensation you deserve.

### **Injured in a truck accident? Our Indiana lawyers can help**

If your crash was caused by a truck that wasn't properly loaded, [Boughter Sinak, LLC](#) is ready to hold negligent parties accountable. Our attorneys know how to investigate to determine who is responsible for poorly loaded cargo and can build a strong case for financial compensation.

Serving clients across Fort Wayne, Warsaw, and all of Indiana, we fight for the rights of truck accident victims. You don't pay anything upfront, and we only get paid if we win your case.

[Contact us](#) today to set up your free consultation.