



PRICE & RANDLE^{LLC}
INJURY ATTORNEYS

YOUR GUIDE TO Boating Accident Claims in Missouri



By **Price & Randle**
Injury Attorneys

Contents

Introduction	1
Major Lakes in Missouri	3
Common Causes of Boating Accidents	5
Who is Liable in a Boating Accident?	8
Missouri Boating Laws and Your Rights	11
Types of Injuries in Boating Accidents	14
Filing a Personal Injury Lawsuit	16
Comparative Fault in Missouri	18
Wrongful Death in Boating Accidents	20
What Compensation Can You Recover?	23
Boating Safety Tips to Prevent Accidents	26
FAQs About Boating Accident Claims	30
Checklist: What to Do After a Boating Accident	34
How Price & Randle Can Help	37
Contact Information	39



Introduction

Boating is a beloved pastime in Missouri, drawing thousands of residents and tourists to its scenic lakes and rivers each year. The state's extensive waterways, including the **Lake of the Ozarks, Table Rock Lake, and Truman Lake**, provide ample opportunities for fishing, water sports, and leisurely cruises. However, while boating can be a fun and relaxing activity, it also comes with significant risks. Accidents on the water can be just as severe—if not more so—than those on the road, leading to serious injuries, property damage, and even fatalities.

According to the **Missouri State Highway Patrol's Water Division**, boating accidents are on the rise, particularly during peak summer months when waterways are congested with recreational boaters. Factors such as alcohol consumption, inexperienced operators, excessive speeds, and poor weather conditions contribute to a growing number of preventable incidents each year. In 2022 alone, Missouri recorded **more than 150 boating-related accidents**, resulting in dozens of injuries and several tragic fatalities.

If you or a loved one has been involved in a boating accident, understanding your **legal rights** is crucial. Missouri's boating laws, particularly those concerning **negligence, liability, and comparative fault**, can greatly impact your ability to seek compensation for medical expenses, lost wages, and pain and suffering. Additionally, dealing with **insurance companies** and navigating complex personal **injury claims** can be overwhelming without proper legal guidance.

This guide will provide you with comprehensive information on the common causes of boating accidents, determining liability, Missouri's boating laws, and what steps to take immediately following an accident. By understanding your rights and responsibilities, you can better protect yourself and your loved ones while ensuring you receive the compensation you deserve.

At Price & Randle Injury Attorneys, we specialize in personal injury claims related to boating accidents and are committed to helping accident victims navigate the legal process. Whether your accident occurred at the Lake of the Ozarks, Truman Lake, or another Missouri waterway, our experienced legal team is here to fight for you.

01

Major Lakes in Missouri

Missouri is home to several major lakes that attract thousands of boaters each year. Each lake has unique features, popular recreational activities, and specific safety concerns.

- **Lake of the Ozarks** – Spanning over 54,000 acres with more than 1,150 miles of shoreline, this is Missouri’s most popular and busiest lake. It is known for its vibrant boating scene, including fishing, water sports, and the famous Party Cove. The high traffic levels increase the risk of accidents, particularly during summer months when thousands of boaters converge on the lake.



- **Truman Lake** – At 55,600 acres, Truman Lake is the largest flood control reservoir in Missouri. This lake is less congested than Lake of the Ozarks, making it a favorite for fishing and camping. However, fluctuating water levels can pose hazards to boaters unfamiliar with the area.
- **Table Rock Lake** – Nestled in the Ozarks near Branson, this 43,000-acre lake is a premier destination for water sports and scenic cruising. The presence of many rental boats increases the chances of accidents involving inexperienced operators.
- **Mark Twain Lake** – This 18,600-acre lake is known for its calm waters, making it ideal for fishing and leisure boating. However, the absence of designated speed zones can lead to high-speed boating incidents.
- **Stockton Lake** – Covering 24,900 acres, Stockton Lake is favored by sailors due to its steady wind conditions. The combination of sailboats and powerboats sharing the same waters presents unique navigation challenges.
- **Bull Shoals Lake** – Spanning Missouri and Arkansas, this deep-water lake is popular for scuba diving and houseboating. The steep drop-offs and submerged structures can be hazardous to unfamiliar boaters.
- **Pomme de Terre Lake** – This 7,800-acre lake is a quieter alternative for those looking for water recreation without heavy congestion. However, its popularity for water skiing and jet skiing increases the risk of high-speed collisions.

Understanding the characteristics and risks associated with each of Missouri's lakes can help boaters stay safe and avoid preventable accidents.

02

Common Causes of Boating Accidents

Boating accidents can happen for a variety of reasons, many of which are preventable with proper safety measures. Some of the most common causes include:

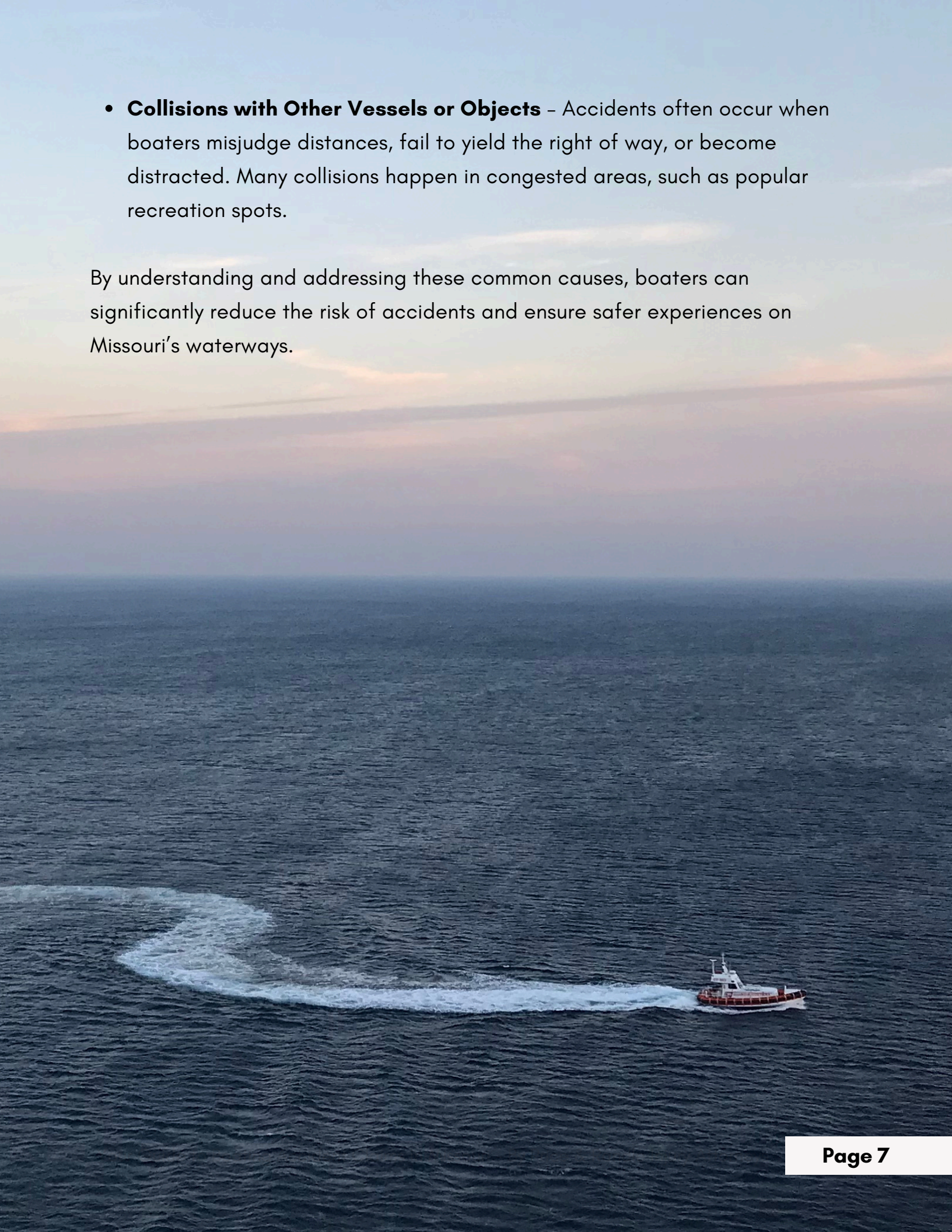
- **Operator Negligence** – Inexperienced or careless boat operators pose a significant risk. Failing to follow navigation rules, disregarding speed limits, or becoming distracted while operating a vessel can lead to serious accidents.
- **Boating Under the Influence (BUI)** – Alcohol and drug use impair judgment, reaction time, and coordination. In Missouri, operating a boat while intoxicated is illegal and is a leading cause of fatal boating accidents.



- **Inexperienced Operators** – Many accidents occur when individuals operate boats without proper training. Unlike driving a car, boating requires an understanding of water navigation, docking, and handling emergencies.
- **Equipment Failure** – Mechanical malfunctions, such as engine failure, steering problems, or electrical issues, can lead to accidents. Regular maintenance and proper inspections are essential to ensuring a vessel is safe to operate.
- **Weather Conditions** – Sudden storms, strong winds, and rough waters can create hazardous conditions, especially for small boats. Boaters should check weather forecasts and be prepared for changing conditions before heading out.
- **Overloading and Improper Weight Distribution** – Boats have weight limits for a reason. Overloading a boat with passengers or cargo, or failing to distribute weight evenly, can lead to capsizing or loss of control.
- **Excessive Speed** – Speeding on the water can be just as dangerous as speeding on the road. High speeds reduce reaction time, increase stopping distance, and elevate the severity of collisions.
- **Failure to Maintain a Proper Lookout** – Boaters must be aware of their surroundings at all times. Collisions with other vessels, docks, or floating debris often result from failure to keep a proper lookout.
- **Improper Anchoring or Docking** – Failing to properly secure a boat can cause it to drift into other vessels or obstacles, leading to accidents and potential injuries.

- **Collisions with Other Vessels or Objects** – Accidents often occur when boaters misjudge distances, fail to yield the right of way, or become distracted. Many collisions happen in congested areas, such as popular recreation spots.

By understanding and addressing these common causes, boaters can significantly reduce the risk of accidents and ensure safer experiences on Missouri's waterways.



03

Who is Liable in a Boating Accident?

Determining liability in a boating accident is crucial for seeking compensation and ensuring accountability. Multiple parties may be held responsible depending on the circumstances surrounding the accident. Here are the primary individuals or entities that may bear liability:

- **Boat Operators** – If an accident results from negligence, reckless behavior, or intoxication, the boat operator is likely to be held liable. Operating a vessel irresponsibly, ignoring navigation rules, or failing to maintain a proper lookout can all contribute to liability.



- **Boat Owners** – Even if they were not operating the vessel at the time of the accident, boat owners may be held responsible for negligence. If they allowed an unqualified or intoxicated individual to operate their boat or failed to maintain the vessel properly, they could share liability.
- **Boat Manufacturers** – If a mechanical failure or defect in the boat caused the accident, the manufacturer or distributor of the vessel or its parts could be liable under product liability laws. Common defects include faulty engines, steering failures, or malfunctioning safety equipment.
- **Other Passengers** – In some cases, passengers can contribute to an accident through reckless or disruptive behavior. For example, if a passenger's actions cause the operator to lose control of the boat, they may be held partially responsible.
- **Rental Companies** – Businesses that rent out boats are responsible for ensuring their vessels are in good working condition and that renters are adequately informed about safe operation. If a rental company fails to provide necessary safety equipment or rents a boat to an inexperienced or intoxicated individual, they could be held liable.
- **Event Organizers** – If an accident occurs during a boat race, regatta, or other organized event, liability may fall on the event organizers for failing to enforce safety protocols, allowing overcrowding, or inadequately managing risks.
- **Marina or Dock Owners** – If poor maintenance of docking facilities, improper fueling procedures, or hazardous conditions contributed to the accident, marina or dock owners could be held responsible.



Liability is often shared among multiple parties, making it essential to conduct a thorough investigation following a boating accident. A personal injury attorney can help gather evidence, interview witnesses, and determine the responsible parties to ensure that victims receive fair compensation.

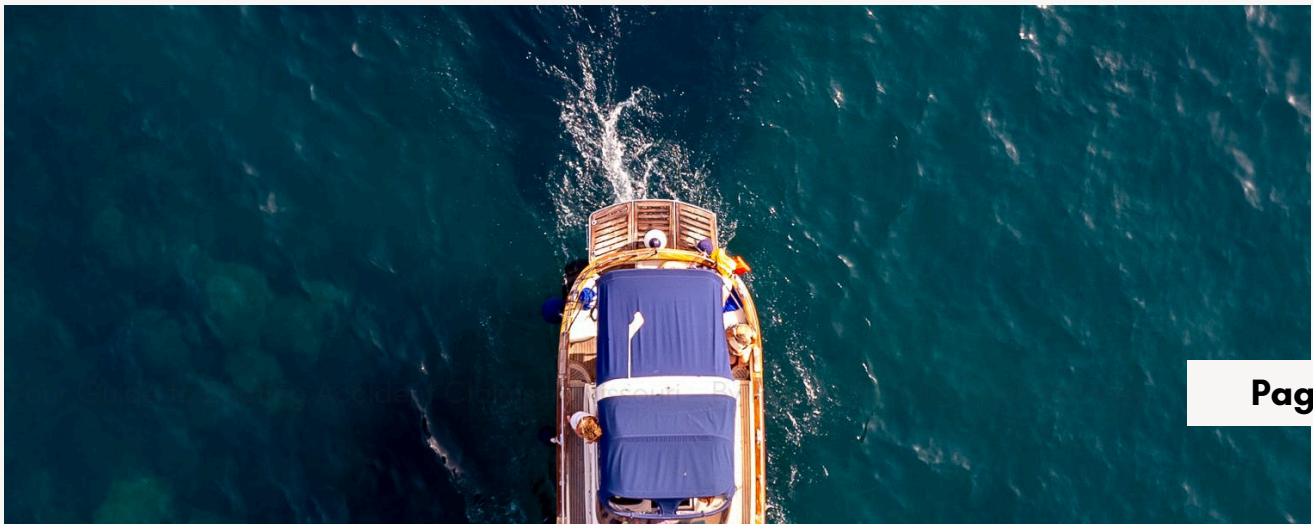
04

Missouri Boating Laws and Your Rights

Missouri has several laws in place to ensure boating safety and regulate the conduct of boat operators. These laws cover licensing, equipment requirements, speed regulations, and penalties for violations.

Boater Education and Licensing Requirements

- Anyone born after **January 1, 1984**, must complete a **boating safety education course** and carry a Missouri Boating Safety Identification Card to legally operate a motorized vessel.
- The course can be taken in person or online and must be approved by the **Missouri State Highway Patrol Water Patrol Division**.
- Operators without the required certification may face fines and restrictions.



Boating While Intoxicated (BWI) Laws

- It is illegal to **operate a boat while intoxicated** in Missouri.
- A blood alcohol content (BAC) of **0.08% or higher** is considered legally impaired, similar to DWI laws for motor vehicles.
- Penalties for BWI include **fines, suspension of boating privileges, and possible jail time.**

Equipment and Safety Requirements

- All boats must have **U.S. Coast Guard-approved life jackets** for each passenger.
- Children under **seven years old** must wear a life jacket **at all times** while on a vessel under **26 feet** unless inside an enclosed cabin.
- Fire extinguishers, navigation lights, and sound signaling devices (such as a horn or whistle) are required for most boats.
- Boats must have a throwable flotation device if they are **16 feet or longer.**

Speed and Navigation Laws

- Speed limits vary by location but **most lakes require no-wake operation within 100 feet of docks, boats, or swimmers.**
- Reckless boating, including sharp turns, wake jumping, and weaving through congested areas, is strictly prohibited.
- **Navigation lights must be used between sunset and sunrise** to ensure visibility and prevent collisions.

Accident Reporting Requirements

- Any boating accident resulting in death, serious injury, disappearance, or property damage exceeding **\$500** must be reported to the **Missouri State Highway Patrol Water Patrol Division**.
- Fatal accidents must be reported within **48 hours**, while property damage reports are required within **five days**.
- Failure to report an accident can result in legal penalties and fines.

Missouri's boating laws are designed to protect both recreational and commercial boaters. Understanding and following these regulations can help prevent accidents and ensure safer experiences on the water. If you have been involved in a boating accident, knowing your legal rights is essential to pursuing compensation for injuries and damages.

05

Types of Injuries in Boating Accidents

Boating accidents can result in a wide range of injuries, some of which may be severe or life-threatening. The most common types of injuries include:

- **Head and Brain Injuries** – These can occur due to impact from a collision, falling overboard, or being struck by an object. Traumatic brain injuries (TBIs) can have long-term effects on cognitive function and motor skills.



- **Drowning and Near-Drowning Incidents** – One of the most serious consequences of a boating accident. Drowning is often caused by a lack of life jacket use or being thrown into the water during an accident.
- **Spinal Cord Injuries** – High-speed crashes, sudden jolts, or falls can lead to spinal injuries, sometimes resulting in paralysis or long-term mobility issues.
- **Broken Bones and Fractures** – The force of impact in boating accidents can cause broken ribs, arms, legs, or other fractures that require extensive medical treatment.
- **Lacerations and Amputations** – Contact with propellers, sharp objects on the boat, or debris in the water can cause deep cuts, leading to severe blood loss or even limb amputation.
- **Burns** – Fires or explosions caused by fuel leaks, electrical malfunctions, or collisions can result in serious burns requiring specialized treatment.
- **Hypothermia** – Prolonged exposure to cold water can lead to hypothermia, which can be fatal if not treated quickly.
- **Soft Tissue Injuries** – Sprains, strains, and deep bruises can result from being thrown against hard surfaces during a sudden impact.

Some injuries may not be immediately apparent after an accident. It is crucial to seek medical attention as soon as possible to diagnose and treat any internal injuries or concussions that may have occurred.

06

Filing a Personal Injury Lawsuit

Filing a personal injury lawsuit after a boating accident can be a complex process, but it is often necessary to secure fair compensation for your injuries and damages. A lawsuit ensures that negligent parties are held accountable and helps victims recover financial losses due to medical bills, lost wages, and pain and suffering. Below are the key steps involved:

1. **Consult an Attorney** – An experienced boating accident attorney can evaluate your case, gather evidence, and provide legal guidance on the best course of action.
2. **Investigation and Evidence Collection** – Your attorney will collect evidence such as accident reports, witness statements, medical records, and expert testimony to build a strong case.
3. **Filing the Complaint** – Your attorney will draft and file a legal complaint against the at-fault party, outlining the damages you seek.
4. **Discovery Phase** – Both parties exchange evidence and information through depositions, interrogatories, and requests for documents.
5. **Negotiation and Settlement** – Many cases are resolved before trial through settlement negotiations. Your attorney will work to secure the maximum compensation possible.
6. **Trial (if necessary)** – If a fair settlement cannot be reached, your case may go to trial, where a judge or jury will determine liability and damages.

It is essential to begin the legal process as soon as possible to preserve evidence, gather witness statements, and strengthen your claim. Delays can make it harder to obtain crucial documentation and testimony. It is crucial to act quickly to preserve your right to compensation.



07

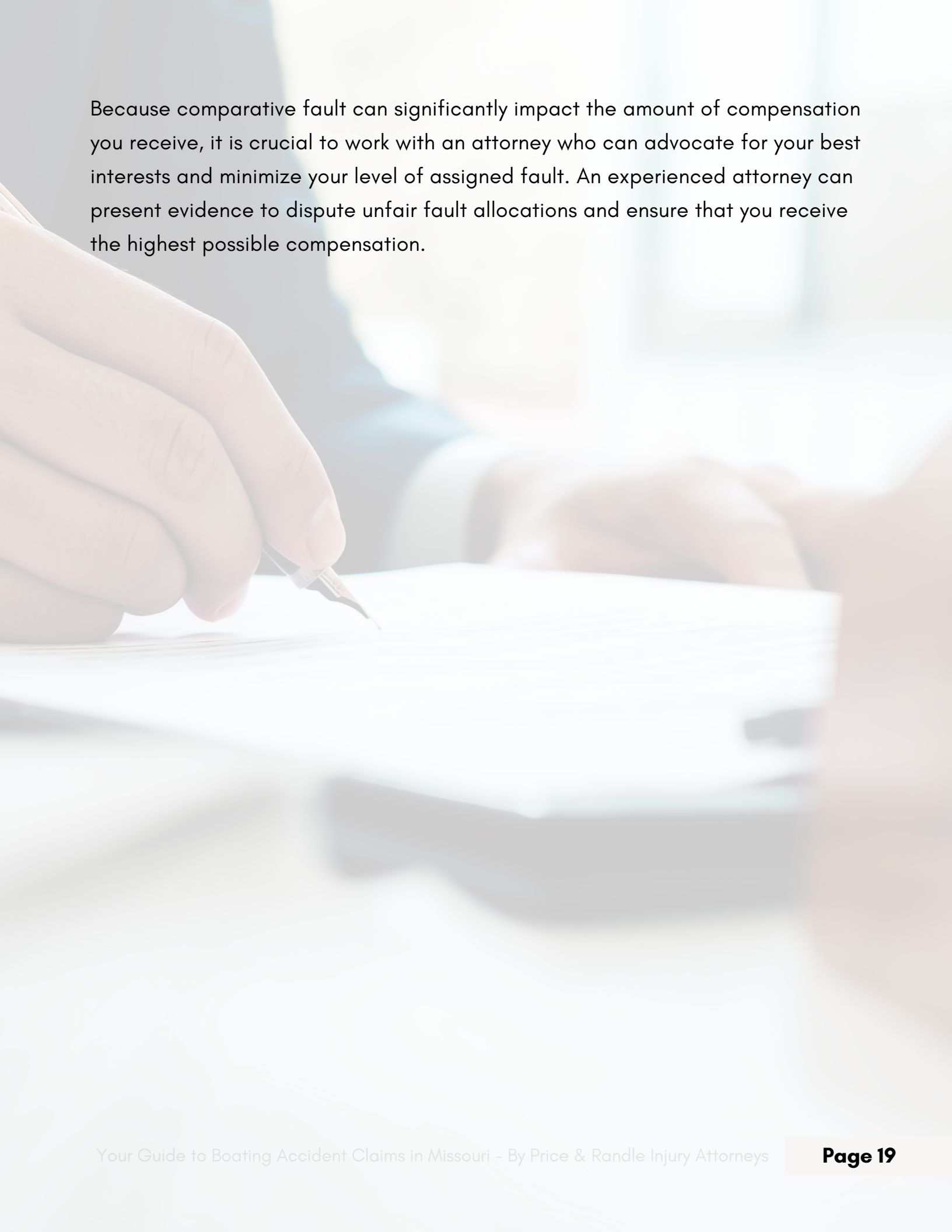
Comparative Fault in Missouri

Missouri follows a **pure comparative fault** rule, meaning that an injured party can recover damages even if they are partially at fault for the accident. Unlike some states that bar recovery if the injured party is more than 50% at fault, Missouri allows victims to seek compensation regardless of their degree of responsibility, though the amount is reduced accordingly. However, their compensation will be reduced by their percentage of fault.

For example, if a boater is found to be **20% at fault** for an accident and their total damages amount to **\$100,000**, they would only receive **\$80,000** in compensation.

Key Factors in Comparative Fault Determination:

- **Speeding or Reckless Boating** – If both parties were operating their boats irresponsibly, fault may be shared.
- **Failure to Follow Navigation Rules** – If one or both operators ignored waterway regulations, fault may be assigned accordingly.
- **Boating Under the Influence** – If multiple parties were impaired at the time of the accident, liability may be divided.



Because comparative fault can significantly impact the amount of compensation you receive, it is crucial to work with an attorney who can advocate for your best interests and minimize your level of assigned fault. An experienced attorney can present evidence to dispute unfair fault allocations and ensure that you receive the highest possible compensation.

08

Wrongful Death in Boating Accidents

Losing a loved one in a boating accident is a devastating experience, and families left behind often face emotional and financial hardships. Missouri law allows surviving family members to pursue a wrongful death claim to seek justice and compensation for their loss.

Who Can File a Wrongful Death Claim?

Under Missouri law (RSMo 537.080), the following individuals may file a wrongful death claim:

- Spouse of the deceased
- Children (biological or adopted)
- Parents of the deceased

If no immediate family members are available, the court may appoint a "plaintiff ad litem" to file the lawsuit on behalf of the deceased's estate.

How Courts Determine Damages in Wrongful Death Claims

When awarding damages in a wrongful death claim, Missouri courts consider several factors, including:

- **Economic Losses** – The court assesses lost income, future earnings, benefits, and financial contributions the deceased would have provided to their family.
- **Medical and Funeral Expenses** – Any medical treatment provided before death and burial costs are factored into the compensation amount.
- **Pain and Suffering of the Deceased** – If the victim experienced significant suffering before passing away, this could increase the damages awarded.
- **Loss of Companionship and Guidance** – Courts consider the emotional impact on surviving family members, particularly spouses and children who relied on the deceased for companionship, care, and mentorship.
- **Circumstances of the Death** – If the death resulted from gross negligence or reckless conduct, courts may impose punitive damages to penalize the responsible party and deter similar behavior.

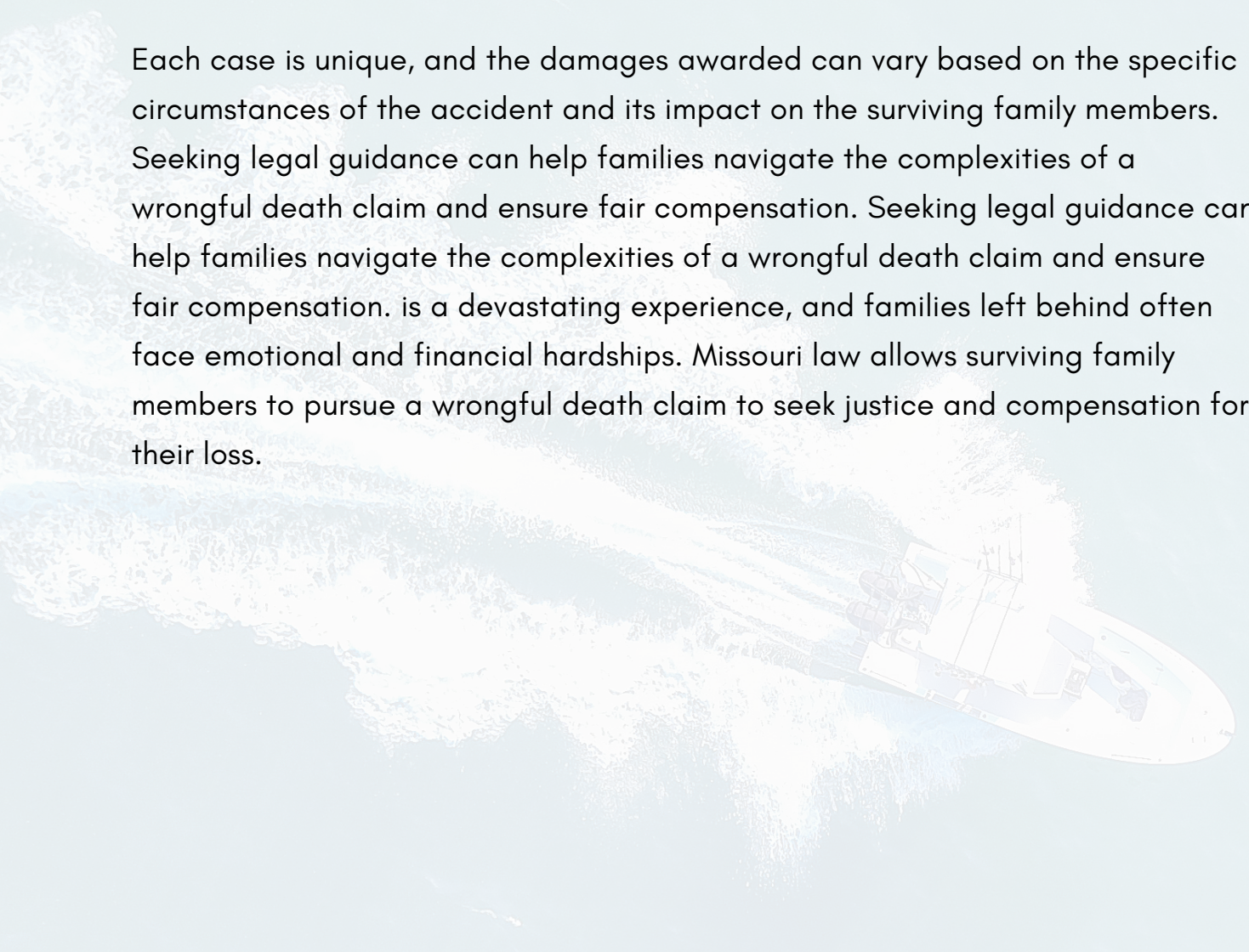
How Courts Assess Wrongful Death Claims

Courts analyze wrongful death claims by evaluating:

- **Evidence of Negligence** – Documentation such as accident reports, witness statements, and expert testimony help establish fault.

- **Financial Impact on Survivors** – The court considers how the loss affects the family's financial stability and well-being.
- **Comparative Fault** – If the deceased was partially at fault for the accident, compensation may be reduced based on Missouri's comparative fault laws.

Each case is unique, and the damages awarded can vary based on the specific circumstances of the accident and its impact on the surviving family members. Seeking legal guidance can help families navigate the complexities of a wrongful death claim and ensure fair compensation. Seeking legal guidance can help families navigate the complexities of a wrongful death claim and ensure fair compensation. is a devastating experience, and families left behind often face emotional and financial hardships. Missouri law allows surviving family members to pursue a wrongful death claim to seek justice and compensation for their loss.



09

What Compensation Can You Recover?

If you've been injured in a boating accident due to someone else's negligence, you may be entitled to recover various types of compensation. Missouri law allows victims to seek damages for financial losses, physical injuries, and emotional suffering. The amount and type of compensation depends on the specifics of the case, the severity of the injuries, and the impact on the victim's life.



Types of Compensation Available

1. **Medical Expenses** – Victims can seek compensation for past, current, and future medical bills, including:

- Emergency room visits
- Hospital stays
- Surgeries and procedures
- Physical therapy and rehabilitation
- Prescription medications
- Assistive devices (e.g., crutches, wheelchairs)

2. **Lost Wages and Loss of Earning Capacity** – If the injuries prevent the victim from working, they may recover:

- Compensation for time missed from work
- Future lost earnings if the injuries result in long-term disability
- Reduced earning capacity if the victim is unable to perform the same job

3. **Pain and Suffering** – Victims may be awarded damages for the physical pain and emotional distress caused by the accident, including:

- Chronic pain
- Emotional trauma
- Anxiety, depression, and PTSD
- Loss of enjoyment of life

4. **Property Damage** – If the accident resulted in damage to a boat, personal belongings, or other property, compensation may be sought for repair or replacement costs.

5. **Punitive Damages** – In cases involving extreme negligence or reckless behavior, Missouri courts may award punitive damages to punish the wrongdoer and deter similar behavior in the future.

How Courts Determine Compensation

When calculating compensation, courts consider several factors:

- **Severity of Injuries** – More severe injuries generally result in higher compensation amounts.
- **Length of Recovery** – If the victim requires long-term care or permanent disability, damages will be greater.
- **Impact on Daily Life** – The court assesses how the injuries affect the victim's ability to perform normal activities.
- **Degree of Negligence** – Comparative fault laws in Missouri can reduce the final compensation amount if the victim is partially responsible for the accident.

Securing fair compensation often requires strong legal representation. Insurance companies may attempt to minimize payouts, so working with an experienced attorney ensures that victims receive the full amount they are entitled to.

10

Boating Safety Tips to Prevent Accidents

Boating accidents can often be prevented by following essential safety measures. Whether you're an experienced boater or a beginner, adhering to these best practices can help reduce risks and ensure a safe and enjoyable time on the water.



1. Always Wear a Life Jacket

- Missouri law requires children under **seven years old** to wear a life jacket while on boats under **26 feet** in length.
- Ensure life jackets are **U.S. Coast Guard-approved** and properly fitted for all passengers.
- Even strong swimmers should wear life jackets, as accidents can lead to unconsciousness or incapacitation in the water.

2. Never Operate a Boat Under the Influence

- Boating While Intoxicated (BWI) is illegal in Missouri and carries the same penalties as a DWI.
- Alcohol and drugs impair judgment, reaction time, and coordination, increasing the likelihood of accidents.
- Designate a sober operator before heading out on the water.

3. Follow Missouri Boating Laws and Regulations

- Obey speed limits and no-wake zones, especially near docks and crowded areas.
- Understand right-of-way rules to avoid collisions.
- Ensure your boat is registered and properly maintained.

4. Check Weather Conditions Before Boating

- Sudden storms, strong winds, and high waves can create hazardous conditions.
- Always check weather forecasts before launching and be prepared to return to shore if conditions change.

- Avoid boating in fog, heavy rain, or high winds.

5. Maintain a Proper Lookout at All Times

- Assign a lookout to watch for other boats, swimmers, and potential obstacles.
- Keep a safe distance from other watercraft and be aware of your surroundings.
- Avoid distractions, such as using a phone while operating the boat.

6. Carry Essential Safety Equipment

- Have a fire extinguisher, a first-aid kit, and distress signals (such as flares or a whistle) on board.
- Ensure your boat has a working horn or sound-producing device for emergency signaling.
- Keep extra fuel and an emergency paddle in case of engine failure.

7. Take a Boating Safety Course

- Missouri law requires boaters born after January 1, 1984, to complete a boating safety education course.
- Even experienced boaters can benefit from refresher courses to stay updated on best practices and new regulations.

8. Avoid Overloading Your Boat

- Adhere to the weight capacity specified by the manufacturer.
- Distribute weight evenly to prevent capsizing.
- Avoid standing or moving around too much while the boat is in motion.

9. **Have a Float Plan**

- Inform a trusted person about your boating plans, including your expected route and return time.
- In case of emergency, this information can help rescuers locate you faster.

10. **Be Cautious When Swimming Near Boats**

- Turn off the engine when swimmers are in the water to prevent propeller injuries.
- Ensure all passengers are aware of boat traffic before entering the water.
- Use designated swimming areas whenever possible.

By following these safety measures, boaters can significantly reduce the risk of accidents and ensure a safe, enjoyable experience on Missouri's waterways.

11

FAQs About Boating Accident Claims



1. How long do I have to file a boating accident claim in Missouri?

Missouri has a **five-year statute of limitations** (RSMo 516.120) for personal injury claims related to boating accidents. If the accident resulted in a wrongful death, the time limit is **three years** (RSMo 537.100). It is crucial to act quickly, as waiting too long could result in losing your right to seek compensation.

2. What should I do immediately after a boating accident?

- Seek medical attention for any injuries.
- Report the accident to the **Missouri State Highway Patrol Water Patrol Division** if there are injuries, fatalities, or property damage exceeding \$500.
- Collect evidence, including photos, witness statements, and insurance details.

- Avoid admitting fault or making statements that could be used against you.
- Contact a personal injury attorney for guidance on filing a claim.

3. **Can I still recover compensation if I was partially at fault for the accident?**

Yes. Missouri follows a **pure comparative fault** system, meaning you can still recover compensation even if you were partially responsible. However, your compensation will be reduced by the percentage of fault assigned to you. For example, if you are found **30% at fault**, your compensation will be reduced by **30%**.

4. **Does insurance cover boating accidents?**

It depends on the type of insurance you and the other parties have. Some relevant policies include:

- **Boat Insurance** – May cover liability, medical payments, and property damage.
- **Homeowner's Insurance** – Some policies may cover boat accidents, but this is limited.
- **Umbrella Insurance** – Provides additional liability coverage beyond standard policies.
- **Auto Insurance** – Generally does not cover boating accidents.

5. **What damages can I recover from a boating accident claim?**

Victims of boating accidents may seek compensation for:

- **Medical expenses** (past and future)

- Lost wages and reduced earning capacity
- Pain and suffering
- Property damage
- Punitive damages in cases of extreme negligence

6. Do I need a lawyer to file a boating accident claim?

- While you are not legally required to have an attorney, it is highly recommended. Insurance companies often try to minimize payouts, and proving negligence in boating accidents can be complex. An experienced personal injury lawyer can:
 - Investigate the accident and gather evidence.
 - Negotiate with insurance companies to maximize your compensation.
 - Represent you in court if necessary.

7. What if the responsible party is uninsured?

If the at-fault boater does not have insurance, you may still recover damages through:

- Your own uninsured/underinsured boater coverage (if applicable).
- A personal injury lawsuit against the responsible party.
- Third-party liability claims, such as claims against a negligent rental company or boat manufacturer.

8. Are rental boat companies liable for accidents?

Yes, rental companies can be held liable if they:

- Rent boats to unqualified or intoxicated individuals.

- Fail to maintain the boat properly.
- Do not provide necessary safety equipment.
- Fail to warn customers about known hazards.

9. **What happens if a boating accident occurs on federally regulated waters?**

If an accident occurs on federal waterways (such as the Mississippi River), different rules may apply. In some cases, federal maritime laws may govern liability and damages. Consulting a lawyer familiar with maritime and admiralty law can help navigate these cases.

10. **What if my loved one was killed in a boating accident?**

If a family member was killed due to a boating accident, you may be eligible to file a **wrongful death claim**. Compensation can include:

- Funeral and burial expenses.
- Lost financial support.
- Loss of companionship.
- Pain and suffering endured by the deceased before passing.
-

Seeking legal counsel as soon as possible can help protect your rights and ensure your family receives the justice it deserves.

12

Checklist: What to Do After a Boating Accident



A boating accident can be a chaotic and stressful event. Following these steps can help protect your health, rights, and potential legal claim:

1. Prioritize Safety and Seek Medical Attention

- Check yourself and others for injuries.
- Provide first aid if necessary and call for medical assistance.
- Move to a safe location if the boat is in immediate danger of sinking or further collision.

2. Report the Accident

- Contact the **Missouri State Highway Patrol Water Patrol Division** to report the accident.
- Accidents involving death, serious injury, or significant property damage (over \$500) must be reported.

- Cooperate with law enforcement but avoid making statements that could be used against you.

3. Gather Evidence

- Take photos of the accident scene, including:
 - Damage to boats and property.
 - Any visible injuries.
 - Weather and water conditions at the time of the accident.
- Collect contact and insurance information from all involved parties.
- Obtain statements and contact details from witnesses.

4. Avoid Admitting Fault

- Do not make assumptions about accident responsibility. An admission of fault can be used against you in an insurance claim or lawsuit.
- Let investigators determine the cause of the accident.

5. Seek Legal Guidance

- Contact an experienced boating accident attorney to discuss your rights.
- An attorney can help protect your claim, gather necessary evidence, and negotiate with insurance companies.
-

6. Notify Your Insurance Company

- Report the accident to your insurer as soon as possible.
- Provide basic details, but avoid making recorded statements without consulting your attorney.
- Keep copies of all communication with your insurance provider.

7. Keep Records of Expenses and Injuries

- Maintain records of medical bills, treatments, and lost wages.
- Keep a personal journal documenting pain, emotional distress, and daily challenges following the accident.

By following these steps, you can protect yourself legally and financially while ensuring your health and safety are prioritized after a boating accident.

13

How Price & Randle Can Help



At Price & Randle Injury Attorneys, we understand the devastating impact a boating accident can have on victims and their families. Our legal team is committed to providing compassionate, dedicated, and aggressive representation to ensure that you receive the justice and compensation you deserve.

Why Choose Us?

- **Experience in Boating Accident Cases** – We specialize in handling personal injury claims related to boating accidents in Missouri and are well-versed in state and federal maritime laws.
- **Proven Track Record** – Our firm has successfully recovered compensation for numerous clients in boating accident cases.
- **Client-Focused Representation** – We prioritize your needs, keeping you informed at every stage of the legal process.
- **No Upfront Fees** – We work on a contingency fee basis, meaning you don't pay unless we win your case.

1. Free Consultation and Case Evaluation

- We provide a free, no-obligation consultation to discuss your case and explain your legal options.
- Our attorneys will assess the details of your accident, determine liability, and outline the best strategy for your claim.

2. Thorough Investigation and Evidence Collection

- We gather crucial evidence, including accident reports, witness statements, and expert analysis, to build a strong case.
- If necessary, we work with accident reconstruction experts to prove negligence and liability.

3. Negotiating with Insurance Companies

- Insurance companies often try to minimize payouts or deny claims. We handle all negotiations to ensure you receive fair compensation.
- Our team fights back against unfair settlement offers and protects your rights throughout the process.

4. Filing a Personal Injury or Wrongful Death Lawsuit

- If a fair settlement cannot be reached, we are prepared to take your case to court.
- Our trial attorneys have extensive litigation experience and will advocate aggressively on your behalf.

5. Maximizing Your Compensation

- We seek full compensation for medical expenses, lost wages, pain and suffering, property damage, and other damages related to your accident.
- If your case involves extreme negligence, we may pursue punitive damages to hold the responsible party accountable.

At Price & Randle, we are dedicated to guiding you through the legal process with skill and determination. If you or a loved one has been injured in a boating accident, contact us today for a free consultation and let us fight for the justice and compensation you deserve.



PRICE & RANDLE
INJURY ATTORNEYS LLC

Contact Information



PHONE

(573) 444-5555



ADDRESS

980 Executive Drive, Suite A
Osage Beach, MO 65065



WEBSITE

www.reallygreatsite.com



CONTACT FORM

<https://pricerandle.com/contact-us/>