First Hour After a Florida Boating Collision: Key Steps to Protect Yourself

Stay Calm and Assess Everyone

The moments right after a collision on the water can be chaotic. Your first priority is the safety of everyone on board. Check each person for injuries. If anyone is in the water, get them back on the vessel if it is safe to do so. Put on life jackets if they are not already wearing them. Do not assume minor bumps are fine, adrenaline can mask pain, and a person who seems okay may have a serious injury.

Once you have accounted for everyone, take a breath. Panic leads to mistakes. You need a clear head to make decisions that could affect your legal and financial situation for years. A Florida boating accident lawyer can help you navigate what comes next, but your actions in this first hour matter most.

Call for Help and Report the Collision

If someone is injured or the boats are taking on water, call the Coast Guard or local marine patrol immediately. Use VHF Channel 16 or dial 911 if you have cell service. Even if injuries seem minor, it is wise to notify the authorities. Florida law requires you to stop and render aid after a collision. You must also file a written report with the Florida Fish and Wildlife Conservation Commission or the Coast Guard if the damage exceeds a certain amount or someone is hurt.

Do not rely on the other boater to make the call. You report the incident yourself. Get the name and badge number of the officer who responds. Ask for a case number. This creates an official record that can be critical later.

Document the Scene

If conditions are safe and you are not blocking traffic, use your phone to take photos and video of everything. Capture the damage to both vessels, the position of the boats, the weather, the water conditions, and any visible injuries. If there are skid marks or debris in the water, photograph those too. Do this before anyone moves their boat or changes anything.

Write down the time, date, and exact location. Use landmarks or GPS coordinates. Note the name and registration number of the other vessel. If the other boat leaves the scene without stopping, try to get its description and direction of travel. That information can help authorities track it down.

Exchange Information

You need the other operator’s name, address, phone number, and boat registration or documentation number. Also get their insurance information. Do not discuss fault or blame. Do not say "I'm sorry" or "I didn't see you." Those words can be used against you later. Stick to the facts: names, contact details, and vessel identification.

If there are witnesses, get their names and phone numbers. Ask them to stay until authorities arrive. Witness statements can make or break a case, especially if the other boater gives a different version of events.

Seek Medical Attention

Even if you feel fine, see a doctor as soon as possible after the collision. Some injuries, like whiplash or internal trauma, do not show symptoms right away. A medical professional can document your condition and create a record that links your injuries to the accident. Keep all medical records, bills, and prescriptions.

If you refuse medical treatment at the scene, the other side may argue that your injuries happened later or were not caused by the collision. Do not give them that opening. Let a doctor decide whether you need care.

Do Not Leave the Scene

Leaving the scene of a boating accident in Florida is a serious offense. Stay put until authorities tell you it is okay to leave. If the other boat leaves, do not chase them. Note their details and report it to the Coast Guard or marine patrol.

If your boat is still operable and safe, you may be required to move it out of the channel to avoid blocking traffic. But do not move it before taking photos and getting permission from the responding officer. Moving the boat can destroy evidence.

Preserve Evidence

Do not repair your boat or clean it until the insurance company and your attorney have inspected it. The damage tells a story. A scratch pattern can show the angle of impact. A broken light can indicate who had the right of way. If you fix or clean the boat, you lose that evidence.

Save any electronic data too. If your boat has a GPS or a chart plotter, download the track log. If you have a dash cam or a phone recording, save the original file. Do not edit or delete anything.

Understand the Legal Context

Florida boating law is complex. The state follows federal navigation rules, but local regulations also apply. Liability in a boating collision often depends on who violated a navigation rule. For example, if one boat failed to keep a proper lookout or was speeding in a no-wake zone, that operator may be found at fault.

Your actions in the first hour can help a Florida boating accident lawyer build your case later. A lawyer who handles these cases will want to see the incident report, witness statements, medical records, and your documentation. They can advise you on dealing with insurance companies and protecting your rights.

Talk to a Lawyer Before Giving a Statement

Your insurance company may ask you to give a recorded statement soon after the accident. Do not agree to that without talking to a lawyer first. Insurance adjusters are trained to ask questions that can limit your claim. A seemingly harmless answer can be used to deny coverage or reduce your settlement.

A lawyer can help you decide what to say and what not to say. They can also communicate with the other party's insurer on your behalf. This takes the pressure off you and ensures nothing is misinterpreted.

Know Your Rights

Boating accidents in Florida fall under maritime law, which has different rules than car accident cases. The statute of limitations may be shorter. You may be entitled to compensation for medical bills, lost wages, pain and suffering, and damage to your boat. But you have to act quickly to preserve those rights.

Do not sign anything from the other party's insurance company without legal advice. They may offer a quick settlement that seems fair but actually covers only a fraction of your true losses. A lawyer can review the offer and negotiate for what you actually deserve.

Stay Off Social Media

Do not post anything about the accident on social media. Not a photo, not a comment, not a status update. Insurance companies and opposing lawyers monitor social media. Anything you say can be twisted and used against you. Even a post that seems harmless, like "Glad everyone is okay," can be interpreted as an admission of fault.

If friends or family post about it, ask them to take it down. The safest approach is to say nothing publicly until your case is resolved.

Final Checklist for the First Hour

- Check everyone for injuries and put on life jackets.
- Call the Coast Guard or marine patrol and report the collision.
- Take photos and video of the scene, damage, and conditions.
- Exchange information with the other operator, but do not discuss fault.
- Seek medical attention, even if you feel fine.

This list is not a substitute for legal advice. Every boating accident is different. The best thing you can do is stay calm, document everything, and contact a qualified attorney who understands Florida maritime law. A Florida boating accident lawyer can guide you through the process and help protect your interests from the very first hour.