

Good Practices: Writing Recreational Boating Accident Report Narratives

The information that comes from examining boating accident reports helps us better understand what causes and contributes to accidents. To make sound decisions and develop the kinds of campaigns, programs, and actions that will reduce boating deaths, injuries and damages, we need high quality report data. Accurate and consistent coding of accident details in the report fields is an important first step. But writing a solid narrative that supports the selections in the fields and strengthens our understanding of an accident by further describing *what*, *how*, and *why* the event happened is just as critical.

The practices outlined here are intended to help officers and investigators write clear, consistent report narratives and aid state personnel who are involved in reviewing and submitting the reports. Although the elements and format presented below are geared toward constructing the report narratives that your state submits to the U.S. Coast Guard's Boating Accident Report Database (BARD), the basic principles can also be applied to more detailed report narratives.

What's the purpose of the narrative section of the accident report?

To add clarity and detail beyond what the check boxes in the report contain. *The narrative should cover anything that needs more explanation or is noteworthy.*

The structure of a good narrative should consist of a description of the relevant facts and a conclusion, which should be separated from the main narrative report. Since some states may use the conclusion in court, its contents should not be stated as an opinion. Instead, the conclusion should be a statement of the officer's determination of contributing factors and any violations of navigation rules or statutes and ordinances.

A good rule of thumb ...

When you are trying to decide whether some aspect of a report should be included in a narrative, ask yourself: "Does adding this detail ***significantly enhance*** the reader's understanding of what contributed to the accident?"

If the answer is **YES**, then include it.

What's covered in these "best practices" for writing good narratives?

For the description of relevant facts:

- Guidance about the use of personally identifiable information.
- What to include about the surroundings and activity prior to the accident, and in details about the injuries, cause of death, life jackets, citations and other important facts.
- The importance of clarifying aspects of the accident investigation that are unknown.

For the conclusion:

- The use of details to support or clarify the contributing factors to the accident.
- The need to describe violations to state laws or local ordinances.

Quick reference for writing a good narrative

In the description of relevant facts:

- Unless your state stipulates usage, omit personally identifiable details.
- Cover details about the surroundings and activity prior to the accident **only** when they are noteworthy or relate to a contributing factor.
- Restate the important findings about injuries, cause of death, toxicology and life jackets, even though much of this information is contained in checked boxes in the report.
- Clarify any aspects of the accident that are unknown.

In the conclusion:

- Include details to support or clarify contributing factors, especially where a checked box does not adequately describe the situation. Use it to make your case.
- Describe violations to state laws or local ordinances that might not be apparent to a reader from outside your area.

Once the narrative is completed, double check your work to make sure that all necessary details are included.

1. Personally identifiable information

Unless your state specifies usage, omit personally identifiable details. Do not use the real names of any of the parties involved or boat models.

Instead, to avert future privacy issues, use “Operator 1,” “Operator 2,” “Vessel 1,” “Vessel 2.” And be consistent in the way you use them.

2. Noteworthy details prior to the accident

Describe any **significant** details about the surroundings and activity prior to the accident, such as the time period, location, the vessel’s operation or direction of travel prior to the accident, conditions, and activities leading up to the accident.

If there is nothing noteworthy or remarkable about any of these, then do not include them in the narrative.

- Time Period

Is there anything remarkable about the date of the accident? Is it a holiday weekend, some other significant time period, or an event when there might be unusual crowding on the waterway? Is it a time when you might expect problems with visibility, heavy glare from the setting sun, or limited nighttime visibility?

- Location

Is there anything about the location—such as being close to a known hazard, or in a restricted area, or in a crowded area—that needs added clarity?

- Mode of Operation and Direction of Travel
Is there anything particularly significant about the vessel’s mode of operation or direction of travel preceding the accident that needs to be described?
- Location of Passengers or Gear
Did the position or movement of passengers in or around the vessel contribute to the accident? Note, for example, if any passengers were on the bow or gunwales, standing or sitting in other unsecured positions, or if there were skiers in the water. Did the location of passengers or gear reduce the operator’s ability to see oncoming traffic?
- Activity
Was there some significance to the activity that the people or vessels were engaged in prior to the accident? For example, fishing, towing a water skier, jumping wakes, drifting, or just finished or engaged in fueling, among other activities.
- Weather and Water Conditions
Was the vessel near or in the surf zone? Were there particularly high winds or rough waters?
- Language Barrier
Was there a language barrier that prevented the operator from reading warnings?
- Age of Involved Parties
Include the ages of operators, victims, observers, and others in your narrative only when there is something noteworthy about their involvement in the incident (for example, underage operator or observers, or something else regarding age that is pertinent to the cause of the accident).

Examples of what not to include and what’s important to include:

- “The 45-year-old operator of Vessel 1” (Unnecessary detail, don’t include.)
- “The 11-year-old operator of Vessel 1 was operating...” (Include. The operator may have been underage and in that case should not have been operating the vessel. Even though the checked box for age on the report would have indicated that the operator was underage, highlighting that detail in the narrative can be useful to a reader.)

3. Other details

Details about injuries, cause of death, toxicology, life jackets (carried and worn), and citations, among others, should be included in the narrative. Although this information may be contained in checked boxes, it is a good idea to restate the findings here due to their importance.

- Injury Descriptions

Note the specific injuries to all victims in the accident (and the locations on the body) to add amplifying details to the checked boxes.

For instance, if you chose the injury check box “amputation,” this would be your opportunity to describe: “the passenger’s hand became caught between the vessel and the dock, amputating two fingers.”

“Contusions” and “lacerations” are two categories where details are especially important as those injuries range widely in severity. For example, stating that “The operator’s face slammed into the windshield, lacerating his face, requiring 10 stitches,” paints a much clearer picture than the “laceration” check box alone.

- Vessel Damage

To support the dollar amount chosen, describe how each vessel involved was damaged. It also could help explain which vessel did “what.”

- Warnings or Citations

Detail what citations were given or whether only warnings were issued.

- Alcohol or Drug Use

Include information concerning your determination that alcohol or drugs were or were not contributing factors in the accident. And remember that alcohol or drug use may not only involve the operator, but also the passenger(s) or other parties involved in the accident. Describe what sort of assessment you made to confirm or rule out sobriety (visual observation, Preliminary Breath Test, field sobriety test)

Document all findings, blood alcohol test toxicology results of all pertinent parties, both for the operator and victims when warranted. This is especially important when there is a sober operator but another inebriated party caused or contributed to the accident.

- Cause of Death Determination

Include the cause of death for victims. Since determination of the cause of death may be delayed until the coroner’s report is received, see **4. Clarify items that are unknown** for instructions regarding “unknown” elements.

- Life Jacket Use

Include as much information as you can about the availability and use of life jackets by all parties involved and whether the jackets were the proper type and size.

4. Clarify items that are unknown

Clarify any aspects of the investigation that are unknown.

Examples:

- “Toxicology reports are outstanding at this time.”
- “Injuries were not described, just that the victim was taken to the hospital for treatment.”
- “The operator was inattentive, but details are missing regarding exactly how the inattention occurred.”

Remember to go back and amend the details of the narrative if and when such missing details become available.

5. Support or clarify the Accident Contributing Factors

The conclusion of a narrative should contain details to support or clarify the contributing factors you selected in the report fields, especially when a checked box did not adequately describe the situation. This can help you to “make your case” (for example, about why you feel particular Navigation Rules were broken).

This is **not** an exhaustive list. Details concerning **some** contributing factors are below. Other factors not mentioned should contain the same level of detail. (IMPORTANT: the term labels assigned to these factors may differ in your state and some variations are noted in parentheses.)

- Operator Inexperience

Include the operator’s level of experience *if it is noteworthy*. One especially important aspect to note is when the operator’s general level of experience did not prepare the operator for the *specific* activity or location in which they were boating. For example, the operator might have had a large number of general experience hours on the water. But you found that inexperience played a role in the accident due to things such as limited hours operating a new type of vessel, inexperience on a particular water body or type of water body, or inexperience with a new type of activity, such as first time towing a skier. Note these types of things in your narrative so that there is a clearer understanding of the *type* of inexperience.

Examples of what to include:

- “It was the operator’s first time on a PWC.”
- “The operator had over 100 hours of navigating while fishing but it was his first time towing a water skier.”

- “The operator had over 100 hours of operating on lakes, but less than 5 hours on coastal waters.”

- Operator Inattention (or Improper Lookout/Inattention)

As inattention covers a wide range of activities and distractions, note the specific type of inattention, such as: the operator was looking at his phone or texting, was looking back at the skier, was talking to other occupants, was trying to catch his hat, was fishing and didn't notice he had approached the surf zone, or had failed to notice signs and warnings.

- Excessive Speed (or Speed Too Fast for Conditions)

Documenting details about speed is especially important when the checked box doesn't tell the entire story. It may be very obvious why speed played a role when the vessel was traveling 60 MPH, but less obvious when the vessel is traveling 10 MPH. Make note in the narrative, for example, of vessels traveling at slower speeds that may be safe under certain circumstances but too fast for the conditions encountered at the time of the accident (traffic, weather, speed zones, time of day, visibility, docking areas, around skiers).

- Restricted Vision (or Restricted Visibility)

Make sure to document what type(s) of restrictions (environmental or vessel-related) played a particularly significant role in preventing or contributing to the operator's inability to avoid the accident (for example, sun glare, darkness, or an obstructed view).

- Weather or Water Conditions

Explain any unusual weather or water conditions that contributed to the accident. Note whether vessel construction or design versus the type of water encountered could have contributed.

- Overloading or Improper Loading

Give details regarding significant overloading or improper loading situations. For example, did a limited amount of freeboard contribute to the accident due to overloading or to improper vessel design or type for the type of water encountered? Did passengers shift weight suddenly to one side of the vessel?

6. Describe violations to state laws or local ordinances that may not be apparent to a reader from outside your area.

Examples of violations to cover in the conclusion of a narrative:

- Horseplay (wake jumping, donuts);
- Speed ordinances;

- Direction of travel in regulated areas;
- Time of day restrictions;
- Vessel or engine restriction violations;
- Mandatory education;
- Age restrictions (As age restrictions differ from state to state, it may not be readily apparent to the reader that a situation is illegal, and a checked box in the report alone may not be enough to explain the situation. Example of what to include: “The 13-year-old operator did not have an adult on board as required by law.”);
- Restrictions of operation near divers;
- Other local law violations.

FINAL CHECKLIST

Once you have completed the narrative, review the outlined items to ensure that you have included all necessary details.

Did You...

- Remove personally identifiable information from your narrative?
- Include all noteworthy details preceding the accident?
- Include information such as toxicology results or cause of death determinations or injuries?
- Explain why some details may not be known?
- Justify why you chose the accident causes or contributing factors?
- Describe any violations to state laws or local ordinances?
- Make sure your narrative supports your diagram (if there is one)?
- Make sure you’ve “made your case”?

SEE SAMPLE NARRATIVES BEGINNING NEXT PAGE

SAMPLE NARRATIVE – Vessel collision, with fatalities and damages

On April 29 at approximately 2120, a vessel collision occurred that resulted in two deaths and damages.

Vessel 1 was drifting with the engine and navigation lights turned off. There were two people onboard in the front half of the boat. They had been out on the boat all day and may likely have been drinking as evidenced by the cooler full of empty alcoholic beverage containers.

Vessel 2 was cruising with its navigation lights on at 40 mph with four people onboard. Operator 2 did not see Vessel 1 and impacted Vessel 1 on the front starboard side, traveling over the boat and landing clear in the water. Operator 2 stated he thought that he had struck a submerged object.

Upon impact, the occupants of Vessel 1 were both struck by Vessel 2; the Operator/Deceased of Vessel 1 was struck in the temple and killed upon impact. The Occupant/Deceased of Vessel 1 who was sitting next to the Operator/Deceased saw the vessel coming and tried to duck. While ducking, she was also hit by the portside of Vessel 2 and dragged off of Vessel 1 and into the water by Vessel 2, as evidenced by the blood pattern on the bow of Vessel 2 and the hair that was found on Vessel 2. Both occupants of Vessel 1 died of trauma. Nobody onboard Vessel 2 was injured.

Both vessels were damaged. Vessel 1 had a 5-inch propeller cut on the starboard forward half of the hull, cuts and tears to the seating area, and a broken windshield. Vessel 2 had scratches on the bottom of the hull. Scrape marks that were on the bottom of Vessel 2 provided further evidence of the direction of travel of Vessel 2 over Vessel 1.

The absence of navigation lights on Vessel 1, excessive speed by Operator 2, and likely alcohol consumption by Vessel 1 subjects were three causes of this accident. BAC levels were not available at the time of this report, and life jackets were not used by any people.

SAMPLE NARRATIVE – Vessel impact with buoy, with fatality and damages

On August 30, at approximately 0035, a vessel impacted a buoy causing one death and minor damages.

Vessel 1 departed the Harbor into the Intracoastal Waterway (ICW). Once in the ICW, Vessel 1 turned west and accelerated getting on plane where it traveled west approximately 550 yards down the north bank of the ICW where it struck head on a mooring buoy belonging to the US Army Corps of Engineers. The buoy was approximately 60 feet off the north bank. Upon impact with the buoy, Vessel 1 was knocked onto its port side, nearly overturning before coming to a

stop upright and to the left (south) of the buoy. During this time, the Operator/Deceased who was standing at the time of impact was thrown into the t-top and console before being ejected from the boat. The Passenger of Vessel 1 was thrown to the bottom of the boat and sustained no injuries.

Once the vessel came to rest the Passenger was unable to get it restarted and immediately started screaming for help. The two witnesses who work for a nearby barge company heard his screams and immediately went out by boat and pulled Vessel 1 and its Passenger to safety. They then went back out and located the Operator/Deceased victim floating face down. The victim was recovered and taken to the barge company dock where he was identified and later pronounced dead by the Justice of the Peace. The cause of death appeared to be head trauma.

Officers then located and photographed the impacted buoy which had no visible damage other than white scuff marks left from Vessel 1. Vessel 1 was then towed back to the Harbor, put back on the trailer and stored at that location.

The Passenger of Vessel 1 in a later interview that day stated he did not see the buoy they hit until the very last second and he did not believe the Operator/Deceased ever saw it before impact. The Passenger also advised that they did not have any operational navigation lights on at the time of the accident and they did not use any other type of light to aid in navigation. It was also observed that the vessel had no electronic navigational aids.

Further interviews with family also revealed that the Operator/Deceased had been consuming alcoholic beverages throughout the day prior to the accident and that he was angry when he had left the Harbor just prior to the accident. A blood sample was later obtained from the Operator/Deceased and sent to the crime lab for analysis to determine the blood alcohol concentration. The Operator/Deceased had a BAC of .24. Alcohol is considered the primary cause of this accident. Neither subject was wearing a life jacket.

SAMPLE NARRATIVE – PWC strike, with injury and damage

On April 14 at approximately 1200, Vessel 1 (a PWC) struck a channel marker, causing damage and an injury.

Vessel 1 had been travelling downstream at a speed between 20-40 mph when it impacted marker b49. A near head-on collision caused the channel marker to shear off near the base and tossed both the Operator and Passenger/Injured into the water. The Passenger/Injured sustained a compound fracture of the right fibula/tibia (lower leg) and bruising, most likely from collision with the channel marker.

Vessel 1 was partially submerged at the stern. There was a substantial breach of the hull just below the rubrail on the front starboard side of the vessel. This appeared to be the initial point of impact. Just behind the breach of the hull was another impact area; spider-webbing of the fiberglass and gouges in the rubrail. The hull had significant water inside.

The cause of the accident was improper lookout; the Operator had become distracted momentarily. He had been keeping an eye on the shoreline and failed to notice b49 before it was too late to react. The Operator was issued a summons for failing to keep a proper lookout.

There was no alcohol involved in this incident and all parties were wearing life jackets.

SAMPLE NARRATIVE – Sailboat incident, with capsizing and injury

On June 9, the Operator/Injured and Occupant 1 and Occupant 2 of Vessel 1 (a sailboat) were attending a sailing camp at the Concord Yacht Club on Watts Bar Lake. All were enrolled in an introductory sailing class. They were allowed to go sailing for their first time on the first day of camp after some on-shore instruction. The Operator/Injured controlled the tiller, Occupant 1 controlled the main sail, and Occupant 2 controlled the jib sail.

There were high winds on this day and as they sailed away from the yacht club they were at port tac (sail on port side of vessel). An accidental jib (maneuver of sail) made the boom swing from left to right striking the Operator/Injured on the left side of the head. The Operator/Injured and both occupants were ejected from vessel as it capsized. Occupants 1 and 2 righted the boat and helped the Operator/Injured back into the vessel and returned to the yacht club. None of the three were wearing life jackets and no life jackets were available on the vessel.

The Operator/Injured was treated and released from UT Medical Center ER on June 9. The Operator/Injured returned to the hospital on June 10 after her condition worsened and was admitted to the hospital for several days and then released.

The probable cause of the incident was inexperience of the Operator/Injured and occupants and weather conditions (high winds).

SAMPLE NARRATIVE – Wakesurfer struck by vessel

On June 10 at or around 1600 hours, Wakesurfer/Injured 1 was wakesurfing 3-4 feet behind Vessel 1 (a wakeboarding boat) in Eagle Creek on Watts Bar Lake near Buchanan Resort. Vessel

1 was on a westerly course at approximately 9 mph. Vessel 2 (a bass boat) was cruising west from the Big Sandy portion of Watts Bar lake and into Eagle Creek at approximately 40 mph. Vessel 2 continued on a steady course towards the rear of Vessel 1. Vessel 2 crossed over the wake of Vessel 1 and the starboard side of Vessel 2 struck Wakesurfer/Injured 1. Wakesurfer/Injured 1 was transported by EMS and received treatment for a laceration to the head, concussion, laceration to both ankles, and a fracture to the right ankle.

Wakesurfer/Injured 1 was wearing a USCG approved life jacket at the time of the incident. Both Vessel operators submitted a blood sample for alcohol/drug testing according to state statute. The results are pending for both operators. Alcohol was present aboard Vessel 1, but Operator 1 was determined not to be impaired based upon the field sobriety test administered at the scene. No alcohol was present aboard Vessel 2.

Based upon interviews of both operators, it was determined the probable cause of the incident was operator inattention of the Vessel 2 Operator. He stated he was viewing the sonar/chartplotter just prior to the incident and was distracted.

The Vessel 2 Operator was cited for Violation of the Inland Navigation Rules per the district attorney's recommendation, and scheduled to appear in court on Sept. 10.