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Gladys B. Ryan Family YMCA (hereinafter "YMCA"), and DOES 1 through 50, inclusive (collectively, "Defendants") to recover for her personal injuries.

General Allegations

- 1. This case arises from Defendants' gross mismanagement and reckless disregard for the safety of the children in Defendants' care at "The Watersports Camp" at Mission Bay Aquatic Center. Defendants' deliberate defiance of safety protocols, substandard training, and recruitment and retention of unqualified individuals predictably resulted in severe injury to a child in their care while using a jet ski to tow wakeboarders.
- 2. Specifically, Defendants knew that no one at The Watersports Camp had any training or experience operating jet skis, particularly the use of jet skis to tow child campers on wakeboards. In fact, the jet skis had not been used by the Camp in over a year and no training had been conducted during that time. Mission Bay Aquatic Center director, Kevin Straw knew this and was, in fact, warned hours prior to the incident that operating jet skis at The Watersports Camp was inherently dangerous. Straw promised to personally operate the jet skis in light of this warning. Yet, in direct defiance of certain danger and contradiction to his promise, Straw instructed an unqualified and unfit employee, Nicholas Cox to operate the jet ski to tow wakeboarders.
- 3. Defendants failed to train, instruct, and supervise Cox – who admitted to Straw that he had merely four hours total experience on a jet ski in his life. Defendants also negligently hired and retained Cox after he was denied a Coast Guard Captain's license and failed to complete required training courses.
- 4. Defendants also knew that the children in their care lacked the necessary training, instruction, experience, and understanding to act as an observer on the jet skis, which requires maintaining the tow line for wakeboarders. Yet again, Defendants acted in defiance of this certain danger.
- 5. In July 2022, as a direct result of Defendants' gross negligence, 15-year-old Plaintiff Keira Doshi sustained traumatic amputation of three fingers from her left hand when the tow line became wrapped around her hand and Cox failed to operate the jet ski at a safe speed.

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Factual Allegations

- 6. On or about July 28, 2022, Defendants sponsored, operated and/or hosted "The Watersports Camp," a day camp for children aged 6 to 17 to participate in "wakeboarding, sailing, surfing, paddling, marine science and much more." The 2022 Summer Camp met at MBAC's facility in Mission Bay in San Diego, California.
- 7. At the time of the incident, Defendant MBAC's website represented to campers and their parents that safety is "central to the culture at The Watersports Camp," and "MBAC staff are trained to the highest industry standards" and are "certified in American Red Cross Waterfront Lifeguarding and US Powerboating Safe Powerboat Handling. Wakeboarding and waterskiing instructors also hold a United States Coast Guard Captain's License."
- 8. But this was not true. Unfortunately, this was the first of many failings by Defendants to ensure the safety of the children in their custody.
- 9. In July 2022, 15-year-old Plaintiff Keira Doshi registered as a Counselor-in-Training ("CIT") for The Watersports Camp Summer session. A fee was paid on her behalf to act as a CIT.
- 10. Returning campers aged 14 to 17 are encouraged to volunteer in The Watersports Camp's CIT Program. In fact, former campers are sent an email about volunteering for the CIT Program when they turn 14-years-old.
- 11. MBAC's website touted that CITs would assist in providing a "safe and nurturing environment for campers" which included, among other things, "serving as observers in wakeboarding boats." An "observer" sits on the back of the vessel holding an orange flag, to keep visual contact with the wakeboarder and communication with the vessel operator.
- 12. On or around July 27, 2022, the boats typically used to tow wakeboarders at The Watersports Camp were out of service due to mechanical issues. Defendant Kevin Straw, the Director at MBAC, told MBAC Instructional Manager Paul Lang via text message that he instead intended to use jet skis to tow wakeboarders at camp the following day.

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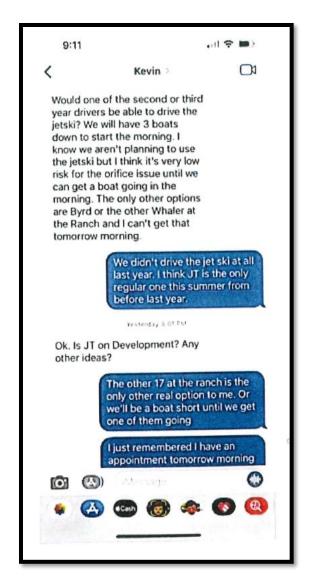
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13. Lang advised Straw against the use of jet skis to tow wakeboarders as no one had adequate training or experience to operate the jet skis. Lang informed Straw that "very little" jet ski training had been conducted by MBAC for the 2022 camp and the jet skis were not used at all the prior summer. And as a result, instructors and CITs did not have adequate training to operate jet skis, especially use of a jet ski to tow wakeboarders.

9:10 , ill 🗢 🔳 Kevin > Testerday 5 47 PM Of course we had a few boat problems today. The 08 210 throttle is "broken" and needs to be replaced. The new one is ordered I'm told. The ski team boat steering is super tight but they're not sure it's the cable but they can't access it very well. The teal boat has "salt" spray on one side of the motor and in the flame arrester. We will need to use Brian's boat and the jetski tomorrow morning until we get one or two boats going. Just letting you know in case you can come earlier and it will be the priority in the morning. Got it, I bet we can solve most of those tomorrow. We should not use the jet ski unless we absolutely have to - we did very little training and I wouldn't feel very comfortable just throwing someone on it. I can't be there until about 9.



(July 27, 2022 Text Exchange Between Kevin Straw and Paul Lang)

14. Straw and Lang then spoke via telephone. Straw assured Lang that he would personally operate the jet ski to tow wakeboarders on July 28, 2022.

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- 15. However, this was also untrue. The following morning on July 28, 2022, Straw did not personally operate the jet ski. Rather, Straw appointed an unqualified, inexperienced MBAC employee to operate the jet ski with a child riding on the back.
- On July 28, 2022, Straw asked 18-year-old MBAC employee Nicholas Cox whether he 16. could operate the jet ski. Cox admitted to Straw that he had minimal experience (approximately four hours total) and no formal training on the operation of jet skis – in fact, Cox had not completed any of the eight jet ski training competencies with MBAC.
- 17. Despite Cox's admission, Straw instructed Cox to operate a jet ski to tow wake boarders. Straw later told authorities that he chose Cox because he believed Cox had received a Coast Guard Captain's license, despite having no factual basis to believe so. Straw failed to conduct any background check, consult any documents, or simply ask Cox to determine whether he was correct in his belief that Cox had received a Coast Guard Captain's license. In fact, Cox was denied a license by the Coast Guard in August 2021. Also, Lang – who was responsible for a significant portion of Cox's training - failed to instruct Cox to complete the Coast Guard-accepted first aid course for the Summer of 2022; Lang failed to inform Straw and Cox that this requirement had not been met.
- 18. Straw then instructed Plaintiff to act as an observer, which required her to ride on the back on the jet ski operated by Cox.
- 19. Straw failed to ask Plaintiff whether she had any jet ski training as an observer – she did not. Straw told Plaintiff to wear a wet suit and life jacket as she was likely to fall off the jet ski and into the water. Straw failed to provide any further instruction or safety briefing to Plaintiff or Cox, including what to do in the likely event that Plaintiff was to fall off the jet ski. In fact, Straw failed to provide any instruction to Plaintiff, and instead relied on Cox to train her.
- 20. Cox told Plaintiff to maintain the wakeboard tow line to prevent it from becoming entangled in the jet ski's intake. Straw failed to ensure that Plaintiff knew how to safely pull in a tow line and failed to demonstrate how to do so. Straw also failed to warn Plaintiff about wrapping the tow line around her hand.
- 21. At approximately 8:00 a.m., Cox operated the jet ski, a 2021 Yamaha Wave Runner VX (Vessel No.: CF0288XD), in Mission Bay with Plaintiff sitting on the back. A witness remarked

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that Plaintiff appeared "new and nervous" as an observer, and frequently struggled to maintain her balance and pull in the tow line.

- 22. During this time, Straw watched as Cox and Plaintiff struggled to tow two wakeboard riders using the jet ski. But Straw failed to provide any instruction to Plaintiff or remove her from the jet ski, despite clear signs that she was struggling to fulfill her role of an observer. Straw also failed to observe, correct, and/or admonish Cox or Plaintiff to pull in the tow line safely.
- 23. To make matters worse, Straw failed to keep an eye on Cox and Plaintiff throughout their time on the jet ski. Rather, Straw returned to his office while Cox and Plaintiff remained on the iet ski.
- 24. At approximately 9:11 a.m. in Mission Bay near Fiesta Island, Cox suddenly throttled the engine without warning or confirming with Plaintiff that she was prepared for the sudden acceleration. During this time, Plaintiff coiled the tow line. Cox pulled the throttle to bring the jet ski up to what appeared to be 5-6 mph on the speedometer. However, subsequent investigation of the incident conducted by the San Diego Police Department found that the jet ski accelerated at a speed greater than displayed by the speedometer, an event typical for a new jet ski like the one Cox was operating. However, Cox stated he did not anticipate this event due to his inexperience.
- 25. The sudden acceleration threw Plaintiff off the jet ski – with her left hand wrapped in the tow line. Plaintiff's three fingers on her left hand (ring, middle, and index) were then dragged in the tow line at approximately 15 mph for approximately 4-5 seconds until they were violently ripped from her hand.

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26. All three fingers were later found wrapped in the tow line floating in the bay. The fingers were recovered and placed on ice.



(X-ray of Plaintiff's Left Hand on July 28, 2022)

- 27. Plaintiff sustained traumatic amputation of three fingers (ring, middle, and index) from her left hand. Plaintiff underwent an extensive procedure and treatment, including leech therapy and hyperbaric oxygen therapy, in an attempt to reattach the severed fingers. Unfortunately, two of Plaintiff's fingers could not be saved and she was forced to undergo revision amputation of her index and middle fingers on August 16, 2022. To date, Plaintiff's ring finger is not functional.
- 28. Upon investigation of the incident, the San Diego Police Department determined Cox violated Title 14, California Code of Regulations, Section 6600.1, Rules 5 and 6. Authorities placed Cox is at-fault for the incident, noting that Cox acted "to the best of his training and experience under the guidance of Director of Mission Bay Aquatic Center Kevin Straw."

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Parties

- 29. Plaintiff Keira Doshi is a natural person and a minor. She is and was at all relevant times a resident of San Diego County.
- 30. Tina Doshi is a natural person and the mother and Guardian ad Litem of Keira Doshi. She is and was at all relevant times a resident of San Diego County.
- 31. Defendant Mission Bay Aquatic Center (hereinafter "MBAC") is, and at all relevant times was, a corporation formed under the laws of the State of California, with its principal place of business in San Diego County. MBAC is owned and operated by Defendants California State University dba Associated Students of San Diego State University and Regents of California dba University of California San Diego Recreation. MBAC hosts "The Watersports Camp" where Plaintiff was a Counselor-in-Training.
- 32. Defendant **Kevin Straw** was at all times relevant to this pleading an employee of MBAC – the Director of MBAC – who works and resides in San Diego County, California.
- 33. Defendant California State University dba Associated Students of San Diego State University (hereinafter "Associated Students of SDSU") is a non-profit corporation formed under the laws of the State of California, with its principal place of business in San Diego County. At all times relevant to this pleading, Associated Students of SDSU owned and operated MBAC, including "The Watersports Camp".
- 34. Defendant Regents of California dba University of California San Diego Recreation (hereinafter "UCSD Recreation") is a non-profit educational institution under the laws of the State of California. At all times relevant to this pleading, UCSD Recreation owned and operated MBAC, including "The Watersports Camp".
- 35. Defendant YMCA of San Diego County dba T. Claude and Gladys B. Ryan Family YMCA (hereinafter "YMCA") is a non-profit corporation formed under the laws of the State of California, with its principal place of business in San Diego County. At all times relevant to this pleading, "The Watersports Camp" was sponsored by the YMCA.
- 36. Plaintiff does not know the true names and capacities, whether corporate, partnership, associate, individual or otherwise, of defendants sued herein as DOES 1 through 50,

inclusive, pursuant to § 474 of the California Code of Civil Procedure. Plaintiff alleges based on information and belief that defendants Does 1 through 50, inclusive, are in some manner responsible for the acts, occurrences and transactions set forth herein and are legally liable to Plaintiff. Plaintiff will seek leave to amend this complaint to set forth the true names and capacities of said fictitiously named defendants, together with appropriate charging allegations, when ascertained.

37. Plaintiff is informed and believes and thereupon alleges, that at all times mentioned herein each defendant, whether actually or fictitiously named herein, was the principal, agent (actual ostensible), employee or affiliate of each other defendant and in acting as such principal or within the course and scope of such employment, agency or affiliation, took some part in the acts and omissions hereinafter set forth, by reason of which each defendant is directly and vicariously liable to plaintiff or the relief prayed for herein. Each reference in this complaint to "defendant", defendants," or a specifically named defendant refers to all named defendants and those sued under fictitious names.

Jurisdiction & Venue

- 38. This Court has jurisdiction over this action because the amount in controversy, exclusive of costs and interest, exceeds \$35,000.
- 39. Venue is proper in this Court because Plaintiff's personal injuries occurred in San Diego County.

FIRST CAUSE OF ACTION

Negligence (Against All Defendants)

- 40. Plaintiff incorporates by reference all previous allegations as if set forth fully here.
- 41. Defendants, and each of them, owed a heightened duty of care to Plaintiff because Plaintiff was a minor.
- 42. Defendants, and each of them, were aware of the inherent dangers and risks of operating jet skis, particularly the heightened risk when children are involved.
- 43. Defendants, and each of them, knew that MBAC employees had inadequate experience and training to operate jet skis, including the use of jet skis to tow wakeboarders. Defendants knew that the use of jet skis to tow wakeboarders when operated by inexperienced operators increased the inherent dangers and risks.

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- 44. Defendants, and each of them, knew that CITs had inadequate experience and training to observe wakeboarders on jet skis. Defendants knew that permitting or instructing CITs to observe on jet skis increased the inherent dangers and risks.
- 45. This inherent risk was realized when Defendant Straw instructed MBAC employee Nicholas Cox to operate the jet ski – despite actual knowledge that there were no experienced operators to safely operate the jet skis - and instructed Plaintiff to act as observer. Straw failed to mitigate any dangers by failing to provide any instruction regarding the safe use of the jet ski to tow wakeboarders, including safely pulling the tow line or accelerating the jet ski. Straw failed to instruct Cox or Plaintiff to cease operation of the jet ski. Straw failed to remove Plaintiff from the jet ski. Straw failed to watch Cox or Plaintiff throughout the time on the jet ski.
- 46. Defendants, and each of them, knew or should have known that Cox had not completed the required Coast Guard first aid training. Despite this actual knowledge, Cox was permitted to continue his employment with Defendant MBAC.
- 47. Defendants, and each of them, acted in a manner so unreasonable and dangerous that they should have known that it was highly probable for harm to occur. In fact, Straw later admitted to authorities that Plaintiff did not have enough training to safely observe wakeboarders on the jet ski.
- 48. Due to these grossly negligent acts and omissions, Defendants, and each of them, are liable for the severe personal injuries suffered by Plaintiff on July 28, 2022.
- 49. Defendants, and each of them, acted recklessly and with conscious disregard to human life and safety, and this recklessness and conscious disregard was a substantial factor in bringing about Plaintiff's injuries.
- 50. Plaintiff thus seeks punitive damages in an amount sufficient to punish Defendants and deter such conduct in the future.

SECOND CAUSE OF ACTION

Negligent Hiring, Supervision, or Retention (Against All Defendants)

- 51. Plaintiff incorporates by reference all previous allegations as if set forth fully here.
- 52. Defendants, and each of them, hired Nicholas Cox.

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- 53. Defendants, and each of them, knew or should have known that Cox had not completed the required Coast Guard first aid training.
- 54. Defendants, and each of them, knew or should have known that Cox was unfit and/or incompetent to operate the jet ski, particularly the use of the jet ski to tow wakeboarders.
- 55. Defendants, and each of them, knew or should have known Cox's unfitness and/or incompetence created a particular risk to Plaintiff.
- 56. Despite this actual knowledge, Cox was permitted to continue his employment with Defendant MBAC. As a result, Defendants' negligence in hiring, supervising, and/or retaining Cox was a substantial factor in causing harm to Plaintiff.
- 57. Defendants, and each of them, acted in a manner so unreasonable and dangerous that they should have known that it was highly probable for harm to occur.
- 58. Due to these grossly negligent acts and omissions, Defendants, each of them, are liable for the severe personal injuries suffered by Plaintiff on July 28, 2022.
- 59. Defendants, and each of them, acted recklessly and with conscious disregard to human life and safety, and this recklessness and conscious disregard was a substantial factor in bringing about Plaintiff's injuries.
- 60. Plaintiff thus seeks punitive damages in an amount sufficient to punish Defendants and deter such conduct in the future.

Prayer for Relief

Plaintiff demands judgment against Defendants as follows:

- 1. For general damages in an amount to be proven at the time of trial;
- 2. For special damages including, but not limited to, the reasonable value of past and future medical expenses;
- 3. For loss of impairment of earnings and earning capacity, past, present, and future, to Plaintiff in an amount to be proven at the time of trial;
- 4. For an award of the costs incurred by Plaintiff in bringing and maintaining this action;
- 5. For pre-judgment interest pursuant to any applicable statute;