

# NC Accident Deadlines & Statute of Limitations

Miss a deadline and you can lose the right to recover, regardless of how strong your claim is. Confirm dates for your specific case with an attorney.

## Key North Carolina deadlines

Claim type	General deadline	Reference
Personal injury	3 years from the crash	N.C.G.S. § 1-52
Property damage	3 years from the crash	N.C.G.S. § 1-52
Wrongful death	2 years from date of death	N.C.G.S. § 1-53
Claim vs. NC state agency	3 years (Tort Claims Act)	N.C.G.S. § 143-299
Claim vs. city/county	Varies — notice may be required	Local rules
UM/UIM (your own policy)	Per policy / 3 yrs typical	Policy terms

## Special situations

- Minors: deadlines are often tolled until the child turns 18 — but act early.
- Government defendants: short notice deadlines can apply long before the SOL.
- Hit-and-run / UM claims: notify your insurer promptly and follow policy steps.
- Tolling can pause the clock in limited circumstances — never assume it applies.

### Rule of thumb

Treat the earliest possible deadline as your real deadline, and plan to act at least six months ahead of it.

## Calculate your dates

Date of crash: \_\_\_\_\_

Personal-injury deadline (crash + 3 yrs): \_\_\_\_\_

Wrongful-death deadline (death + 2 yrs), if applicable: \_\_\_\_\_

My 'act-by' date (deadline – 6 months): \_\_\_\_\_