If you are staring at a calendar and wondering when the window closes, you are not alone. After a crash, paperwork and phone calls start piling up while you are still sore and sorting out rides to physical therapy. People often wait, because it feels like hiring a car accident lawyer will make the situation more serious. The real risk is the opposite. Time limits embedded in insurance policies and state law can quietly put your claim at risk long before the main statute of limitations runs out.

The short answer is this: you do not have to hire a lawyer the same day as the accident, but you should not wait to talk with one. Most states give two to three years to file a lawsuit for bodily injury, sometimes less, sometimes more. Some critical deadlines arrive much earlier, within weeks or months, especially if a government vehicle is involved or you live in a no-fault state. A quick consultation helps map those dates and protect the claim while you focus on healing.

The legal clock that actually matters

People talk about the statute of limitations as if it were a single timer. In practice there are multiple clocks.

- The statute of limitations to file a lawsuit for personal injury. This is the big one. Miss it, and a court will almost always dismiss your case.
- Contractual deadlines inside your own insurance policy. Uninsured and underinsured motorist claims often have shorter suit deadlines or notice requirements than the general statute of limitations.
- Administrative notice deadlines when a public entity is involved. Many states require a formal notice of claim within a few months.

Lawyers manage all three. The most common trap is meeting the lawsuit deadline but losing the UM or PIP claim because a policy required earlier notice or treatment.

Typical lawsuit deadlines by state, with real examples

Across the country, the personal injury statute of limitations commonly runs two years from the date of the crash. California and Texas fit this pattern at two years. Florida moved to two years for negligence claims in 2023. Many states run three years, including New York, Washington, Maryland, and Montana. Some, like Missouri, allow five years. A handful are shorter. Louisiana and Kentucky generally require filing within one year for injury claims arising from a crash. Maine sits at the long end with six years.

There are wrinkles:

- Property damage sometimes has a different period than bodily injury. Missouri, for example, has five years for personal injury and three years for damage to a vehicle.
- Wrongful death claims may carry their own time frame, often one to three years from the date of death rather than the date of the crash.
- Claims against federal employees have a different path under the Federal Tort Claims Act. You must present an administrative claim within two years, then wait for a response before filing suit.

I keep a 50-state chart within reach because even neighboring states diverge. If your crash happened while traveling or involved an out-of-state driver, do not guess. Jurisdiction and choice of law can shift the controlling deadline.

The short-fuse deadlines people miss

Here are the ones that catch careful people off guard because they come early and are easy to overlook:

- No-fault and PIP rules. In Florida, you must seek initial medical care within 14 days to access Personal Injury Protection benefits. In New York, you typically must submit a no-fault application within 30 days. Delay can limit or bar coverage for medical bills and lost wages.
- Government claims. If a city bus, school district, or road maintenance vehicle is involved, many states require a notice of claim in 30 to 180 days. California sets a six-month claim deadline for public entities. Miss it, and you often cannot sue later.
- Uninsured and underinsured motorist provisions. Policies may require prompt notice, a police report for hit-and-run, and in some states a lawsuit or arbitration demand within one to three years, sometimes shorter than the general statute of limitations.
- Health plan subrogation notice. ERISA and some private plans demand early notice to preserve their reimbursement rights. Failing to loop them in can snarl settlement later.
- Pre-suit screening. A few states require a pre-suit affidavit or medical review panel if you are alleging negligent medical care related to crash treatment. That clock can run while you are still recovering.

None of these require a signed retainer on day one. They do call for early planning and paperwork that a lawyer's office can move quickly.

Evidence has a shelf life

Even if the statute of limitations is years away, your evidence does not wait that long. I have seen it play out in small ways and in case-ending ways.

Surveillance video from a corner market usually loops over in 7 to 30 days. Many police departments purge body-camera footage within months unless a preservation request is on file. Intersections store traffic camera data for short periods. Event data recorders in vehicles, the black boxes, can be overwritten if the car is driven and repaired. Witnesses move. Phone numbers change. By month six, the scene is different, and the skid marks you could see in person have faded away.

A good car accident lawyer sends what we call spoliation letters within days or weeks, not months. These letters are specific, and they put businesses, tow yards, and insurance carriers on notice to preserve data. That work is harder to do, and sometimes impossible, if the first call comes a year after the crash.

When it is worth calling immediately

A quiet fender-bender with no pain and no visible damage does not demand a legal team. Anything beyond that deserves at least a conversation, and early.

- Hospital admissions, fractures, concussions, herniated discs, or anything that pushes you off work for more than a few days should trigger a quick consult.
- Hit-and-runs or suspected uninsured drivers require fast police reporting and very prompt notice to your own insurer. UM claims are policy driven. The language is unforgiving.
- Commercial vehicles carry layers of insurance. Carriers for trucking companies move aggressively. I have seen a defense investigator at a scene before the tow truck arrived. Early counsel levels the field.
- Crashes involving a public vehicle, road defect, or dangerous intersection call for that early notice of claim. It is paperwork heavy and time sensitive.

- Situations where your own insurer is already calling you for recorded statements, medical authorizations, or broad information requests. You do not have to say yes on the spot.

Most personal injury lawyers offer free consultations and contingency fees. The cost of a phone call is low compared to the cost of a blown deadline.

The two questions that actually decide timing

If you are balancing doctor visits and childcare and feel overwhelmed, ground your decision in two questions.

First, what are the earliest legal or contractual deadlines that apply to your facts, not just your state's general rule? A lawyer can map those in minutes from the police report and your insurance declarations page.

Second, what evidence needs to be locked down before it disappears? That may include vehicle inspections, EDR downloads, store camera footage, nearby dash cameras, and witness statements. If you know a nearby business had a camera pointed at the street, tell your lawyer right away. That tip can change a case.

How waiting changes your claim value

A six-week delay rarely ruins a claim on its own. The harm tends to stack up across multiple small gaps.

Insurers pounce on treatment gaps. If the ER visit is followed by three months of silence, many adjusters will argue the pain resolved and a later flare-up is unrelated. If you miss PIP deadlines, the at-fault carrier has less incentive to cover early bills, and unpaid balances go to collections, which turns pressure back on you. If your car is repaired without documenting crush damage and pre-existing dents, you lose an objective measure of force that often persuades juries more than words.

When people call me early, my office helps schedule follow-up appointments, routes bills correctly, and keeps a simple injury journal going. Those small moves pay off later when we need to show the arc of your recovery in clean, credible records.

Special cases: minors, incapacitated adults, and the discovery rule

Parents often ask whether time is tolled for children. In many states, yes, the statute of limitations for a minor's injury claim pauses until the child turns 18, then runs for a set period, often one or two years. That does not save PIP deadlines, UM notice requirements, or government claim notices. It also does not help with evidence. I encourage families to treat a child's case with the same urgency as an adult's when it comes to preservation and paperwork.

If a crash renders someone legally incapacitated, some states toll the statute while the person is unable to manage their affairs. Courts look closely at medical proof and guardianship status, and tolling is not automatic. Again, notice provisions for government claims and first-party coverages may not pause.

The discovery rule sometimes extends deadlines when an injury could not reasonably be discovered at the time. Car crash injuries are usually apparent early, even if a disc herniation is diagnosed later, so courts are reluctant to apply discovery to stretch deadlines by much. Do not bank on it.

A real-world example of how timing shifts strategy

A client came to me ten months after a T-bone crash at a suburban intersection. She had done most of the right things. Police report filed, ER visit, two months of physical therapy. Pain returned when she tried to increase her

hours at work. When we requested nearby footage, the city’s traffic camera data was gone. The grocery store on the corner preserved video for seven days. Their insurer politely declined our late request.

We pivoted. Instead of video, we worked the vehicle damage photos, pulled the airbag module data showing a 19 mph delta-V, and tracked down two witnesses through one clear photo of a delivery van in the background. The witness confirmed the other driver rolled a stale yellow. We resolved the case for a fair number, but I think an earlier call would have produced a shorter timeline and a stronger opening demand. We lost easy proof and had to build around it.

A straightforward timeline most lawyers follow

If you call within the first week or two, the next month is about three things: medical stabilization, evidence lockdown, and claim setup. We open claims with both insurers, send preservation letters, secure the full insurance policy for UM/UIM terms, and coordinate vehicle inspections with the right experts if liability is contested.

From there, the case flows with your medical care. Settlement talks make sense only when we understand the diagnosis, the likely need for future care, and the economic fallout. Soft tissue cases often resolve between four and ten months. Surgical cases stretch longer. If liability is disputed or injuries are significant, filing suit is common by the one-year mark in short-deadline states and by the 18-month mark elsewhere. Filing keeps the legal clock safe and gives us subpoena power to get what voluntary requests do not.

What to do this week if you have not hired anyone yet

Here is a compact checklist that helps no matter where you live, even if you are not ready to sign with a lawyer yet.

- Photograph everything you can find today, including the intersection, signage, your vehicle from all angles, bruising, stitches, braces, and any visible injuries.
- Write down a short timeline of symptoms and care to date, with dates for ER, primary care, imaging, and therapy, plus any missed work.
- Gather your insurance declarations page and any letters from insurers. Flag language about PIP, MedPay, and UM/UIM.
- Make a list of nearby businesses with cameras and the tow yard location if your car is not at home. Ask them, politely and in writing, to preserve footage or the vehicle until you can follow up.
- Book a consult with a car accident lawyer in your state to map deadlines and notice requirements. Bring your timeline, photos, and policy documents.

If you do only those items, you will have preserved 80 percent of the fragile evidence and set yourself up for a clearer strategy call.

Costs and whether waiting changes your fee

Most car accident lawyers work on contingency. Typical fees range from 33 percent to 40 percent of the recovery, often with a lower tier if the case resolves before suit and a higher tier once litigation begins. Some states cap fees in specific contexts. Waiting rarely changes the fee percentage, but it can increase case expenses if we have to reconstruct missing evidence with experts rather than using easy, early proof. That is another reason early planning saves money in the long run.

How insurers use time against you

It shows up as friendly persistence. Adjusters ask for a recorded statement “to ***car accident legal advice*** move your claim along.” They mail medical authorizations that let them rummage through ten years of records. They encourage you to finish care quickly. None of those moves is evil on its face. All of them are designed to build the defense file and run your clock. I tell clients not to give recorded statements about injury details and not to sign blanket authorizations. Provide the police report number, basic facts, and the location of the vehicle. Let your medical records speak for themselves later, in context.

Government vehicles and dangerous roads

If your crash involved a city dump truck, a school bus, or a poorly maintained road, expect short deadlines and procedural hurdles. Many states require a formal notice with specific content served on the right official within 30 to 180 days. Missed notices can sometimes be excused for good cause, but courts interpret those exceptions narrowly. Federal claims bring their own forms and a two-year administrative window under the FTCA, followed by strict suit deadlines. A lawyer who works with public entity cases will file the correct form, serve it properly, and calendar the follow-ups so your claim does not die on a technicality.

Property damage versus injury, and why that matters for timing

People often settle the car side quickly and set the injury aside. That is fine as long as the property damage release does not include injury language. Some carriers slide a general release across the table that shuts down all claims. Read it carefully. If in doubt, ask a lawyer to review it. Your property claim may also carry different deadlines. In some states you have more time to sue for vehicle damage than for bodily injury. Keeping those tracks separate avoids accidental waivers.

What if you think you missed a deadline

Do not self-diagnose a dead case. Bring the paperwork to someone who handles these every day. There are safety valves in some situations. Defendants who leave the state for extended periods can pause a statute in some jurisdictions. Minors and incapacitated adults may get tolling. Defective notices can sometimes be corrected. Contractual UM deadlines that are shorter than state law are not always enforceable. None of that is reliable enough to plan around, but all of it is worth exploring before you give up.

How a lawyer changes what happens next

A good car accident lawyer does not make your recovery faster, but the process around it becomes less chaotic. Expect these concrete moves within the first two weeks after you sign:

- Preservation letters to likely video sources, tow yards, and opposing carriers, and a request to download event data from the vehicles where appropriate.
- Claim setup with precise coverage requests, including full policy information and any umbrella or excess layers.
- Coordination with your medical providers to route bills through PIP, MedPay, or health insurance in the correct order, and to prevent surprise collections.
- Liability investigation that goes beyond the police report, including scene photos, measurements, and witness follow-up.
- Calendar control for every relevant deadline, from no-fault forms to suit filing.

You still make the medical decisions. You still decide whether to settle and for how much. The point is to give you leverage and time by keeping the legal and insurance clocks from running you over.

The bottom line on timing

You usually have years to file a lawsuit. You rarely have years to protect the claim. Evidence fades in days and weeks. Insurance policy terms cut short entire categories of benefits if you wait. Government claims often close in a matter of months. Hiring a lawyer early does not lock you into litigation. It protects your options and buys you clarity when everything else feels scattered.

If you are hesitating because you are not sure the case is big enough or you are worried about cost, pick up the phone and ask. A short conversation with a car accident lawyer can confirm your deadlines, show you what to watch for, and let you get back to healing with a plan that matches the facts of your crash and the rules in your state.