If you talk to any seasoned **Personal Injury Lawyer in Denver**, you will hear the same frustration over and over: good cases are often damaged, or lost entirely, because someone waited too long. Not always out of neglect. Sometimes people are in surgery, out of work, dealing with insurance adjusters, arranging childcare, or simply assuming that if the injury is real, the law will make room for them later.

It often does not.

Deadlines drive personal injury claims in Colorado. They affect whether you can sue, whether you can pursue a claim against a city or state agency, whether critical evidence still exists, and whether witnesses remember the details that matter. In practice, the legal deadline is only one part of the timing problem. The other part is practical. Surveillance video gets erased. Vehicles get repaired or sold. Cell phone data disappears. Medical gaps begin to look suspicious to insurers even when there is a perfectly human explanation behind them.

For anyone injured in **Denver**, timing is not a technical side issue. It is part of the substance of the case.

The deadline people usually mean, the statute of limitations

When people ask how long they have to file a personal injury case, they are usually asking about the statute of limitations. That is the legal clock for filing a lawsuit. If that deadline expires, the defense will almost certainly raise it, and courts usually enforce it strictly.

In Colorado, the answer depends on what caused the injury.

For many negligence-based injury claims, the limitations period is generally **two years**. But car accident cases are a major exception. Claims arising from the use or operation of a motor vehicle are generally subject to a **three-year** deadline. That difference catches people off guard all the time. A slip and fall in a grocery store and a crash at a Denver intersection do not necessarily run on the same timeline.

That sounds simple until you put real facts into it. What if a pedestrian is hit by a delivery van? What if a bicyclist is injured by a driver opening a door into a bike lane? What if the injury was not diagnosed right away? What if several defendants are involved, including a private contractor and a public entity? The calendar gets more complicated fast.

A good **Personal Injury lawyer** does not just ask when the accident happened. They ask what type of claim it is, who may be legally responsible, when the injury was discovered, whether there are tolling issues, and whether any shorter notice rules apply.

Why waiting until the "last few months" is riskier than it sounds

People sometimes think of a three-year deadline as generous. It rarely feels that way from the case side.

Imagine a crash on I-25 in which fault is disputed. The injured driver seeks treatment, misses work, and spends months hoping symptoms improve. The insurance company drags its feet. About two and a half years later, the person finally calls a lawyer. Technically, there may still be time. Practically, several problems may already exist.

The vehicle may be gone. The event data recorder may no longer be downloadable. Nearby business surveillance footage is certainly gone. Witnesses who once spoke confidently now say they do not remember. Medical providers have records, but not every chart tells the whole story. If there was a gap in treatment during that period, the insurer now has a ready-made argument that the injury was not serious or was caused by something else.

This is why a **Personal Injury Lawyer in Denver** often wants to investigate long before filing suit. The formal filing deadline matters, but the evidence deadline is often much earlier, even if it is not written in a statute.

The shortest major deadline, claims against the government

If your injury may involve a government agency or public employee, the ordinary statute of limitations is not the first date you should worry about.

Colorado has a notice requirement under the Colorado Governmental Immunity Act. In many cases, you must provide written notice of the claim within **182 days** after discovering the injury. That is roughly six months, not two or three years. Miss it, and the claim may be barred regardless of its merits.

This issue appears in more situations than people expect. A fall on public property. A crash involving a city bus. An injury linked to a county vehicle. A dangerous condition at a public building. In **Denver**, that might involve the City and County of Denver, RTD in the right circumstances, or another public body depending on the facts.

The notice requirement is not something to handle casually. It is not enough to tell a staff member what happened, file an incident report, or complain to an insurance adjuster. The law requires specific written notice, served properly, with enough detail to satisfy the statute. People often assume that if the city knows about the event, that should be enough. Usually it is not.

This is one of the clearest reasons to contact a lawyer early. If a public entity might even possibly be involved, the 182-day notice issue should be analyzed immediately.

Car accident cases in Denver, the three-year rule and its traps

Motor vehicle claims are common, and many injured people know that Colorado generally gives them three years. That part is helpful, but it can create a false sense of security.

A rear-end collision on Colfax, a T-bone crash in Cherry Creek, or a rideshare collision near Union Station might all fall under the motor vehicle deadline. Yet the legal theory matters. So does the defendant. If the crash involved a government-operated vehicle, a separate notice requirement may apply. If a road design or maintenance problem contributed to the wreck, a public entity issue may enter the case even if another driver was plainly at fault.

There is also the matter of underinsured motorist coverage. Sometimes the at-fault driver has little or no meaningful insurance, and the injured person must pursue benefits under their own UM or UIM policy. Those claims can carry policy-based notice provisions and procedural requirements that create additional timing concerns. Missing those does not always kill the claim, but it can create avoidable fights.

From a practical standpoint, traffic crash cases also suffer when treatment is delayed. Insurance carriers love to argue that a person who waited two weeks to see a doctor could not have been seriously injured. Anyone who has lived through an accident knows that adrenaline, shock, scheduling delays, and hope for improvement often explain that gap. Even so, the longer the delay, the more work it takes to connect the injury clearly to the collision.

Premises liability cases move on a shorter-feeling clock

Slip and falls, trip hazards, inadequate security claims, falling merchandise, and unsafe property conditions often fall into the two-year category. These are the cases where early evidence preservation is especially important.

A store may have surveillance footage, but not forever. Snow and ice conditions change within hours. A loose handrail gets fixed. Warning signs appear after the incident. Staff turnover affects witness availability. By the time someone decides they need a lawyer, the property owner may still have records, but the sharpest evidence can be gone.

I have seen cases where the difference between a strong liability claim and a weak one came down to whether someone photographed the scene the same day. A dark stairwell gets new bulbs. A broken tile is replaced. A puddle is mopped up. The legal theory remains, but the proof becomes thinner.

For that reason, a **Personal Injury lawyer** handling a premises claim often acts quickly to send preservation letters, obtain incident reports, identify cameras, and secure photographs before the story of the property changes.

Medical malpractice deadlines are their own category

Medical malpractice cases are often discussed as though they follow the same simple deadline rules as other injury claims. They do not.

Colorado malpractice claims generally have a **two-year** limitations period, often tied to when the injury was discovered or should have been discovered through reasonable diligence. There is also generally a **three-year statute of repose**, which acts as an outside cutoff in many cases, though there are exceptions involving things like fraud, concealment, or a foreign object left in the body.

This area is nuanced enough that general rules can mislead people. A patient may not realize for many months that ongoing pain after surgery reflects negligence rather than a normal recovery. Another patient may suspect a problem early but lack medical confirmation until later. The timeline matters, and so does what the patient reasonably knew, or should have known, at different points.

Malpractice cases also involve special procedural demands. In Colorado, plaintiffs typically need a certificate of review in professional negligence cases after filing suit. That is not a filing deadline in the same sense as the statute of limitations, but it is another reason not to wait until the brink. These cases require expert screening and careful record review. Those tasks do not happen overnight.

Wrongful death cases bring both legal and family timing issues

Wrongful death claims in Colorado generally carry a **two-year** deadline from the date of death, though certain cases can have different features depending on the facts. The emotional reality is what makes these cases especially difficult. Families are grieving, dealing with funerals, estate matters, lost income, and unanswered questions. Legal action often feels offensive to the moment.

Still, delay can create real problems.

Colorado also has unique rules about who may bring the claim and when. In many situations, the spouse has the exclusive right during the first year, unless a designated beneficiary exists or rights are shared by agreement. In the second year, the standing landscape can change. That means timing affects not only whether a claim exists, but who controls it.

This is one area where experienced counsel matters a great deal. A lawyer needs to assess both the filing deadline and the family-rights structure early enough to avoid conflict and preserve options.

When the injury is not obvious right away

Not every injury announces itself on the day of the incident. Some back injuries worsen over time. Mild traumatic brain injuries can be misunderstood for weeks. Internal injuries, soft-tissue damage, and psychological trauma sometimes emerge gradually.

Colorado law can, in some contexts, account for delayed discovery. But people should be very careful not to overread that principle. “I did not know how serious it was” is not always the same as “I could not reasonably have discovered that I was injured.” Courts and insurers often focus on when symptoms first appeared, when treatment began, and what a reasonable person would have understood.

A common example is a person who leaves an accident scene feeling shaken but mobile, then develops significant neck pain two days later and sees a doctor the following week. That delay may be explainable, but it is still part of the record. Another example is a patient who learns months later that a surgical complication was avoidable and linked to a preventable error. That may raise a genuine discovery issue, but it must be analyzed carefully, with records and dates lined up.

The safest course is simple: as soon as you suspect an injury may be connected to someone else’s negligence, document it and get legal advice.

Minors, incapacity, and the exceptions people hear about

People often hear that deadlines can be “tolled,” meaning paused or extended, for minors or people under certain legal disabilities. That can be true in some situations, but it is dangerous to rely on broad internet summaries.

Colorado law contains rules that may alter how time is calculated for children and legally incapacitated persons. There are also separate considerations when a parent or guardian is involved, and some claims may still require timely action even if the injured person is a minor. Add a public entity to the case, and things become more complicated.

This is an area where loose advice does real harm. Families are sometimes told, casually, that a child can simply “wait until 18 and then sue.” That may not fit the claim at all. A lawyer should review the exact facts and statutes before anyone assumes extra time exists.

Insurance deadlines are not the same as lawsuit deadlines

One of the most common mistakes I see is the belief that opening an insurance claim protects legal rights. It does not.

You can report a crash to an insurer, exchange paperwork for months, and still miss the court filing deadline. The carrier is not responsible for reminding you. In fact, settlement discussions often continue right up until a statutory deadline approaches. If no lawsuit is filed on time, leverage disappears overnight.

Insurance policies can also contain notice obligations. If you are seeking MedPay, UM, or UIM benefits, or dealing with a policy that requires prompt notice, delay can create another layer of conflict. The law may require the insurer to show prejudice in some settings, but that is not a position you want to litigate if it can be avoided.

The practical lesson is straightforward. Insurance and litigation run on related but different tracks. A **Personal Injury Lawyer in Denver** should monitor both.

The dates that deserve a circle on your calendar

The law is fact-specific, and no short summary replaces legal advice, but these are the deadlines that most often matter first:

1. **182 days** to provide notice in many claims involving Colorado public entities or employees.
2. **2 years** for many general personal injury claims, including numerous premises and negligence cases.
3. **3 years** for injuries arising out of motor vehicle accidents.
4. **2 years, with added discovery and repose issues**, for many medical malpractice claims.
5. **2 years from death** for many wrongful death claims, with important standing rules during the first and second year.

Those dates are starting points, not universal answers. The moment multiple defendants, delayed discovery, or a public agency become part of the story, the analysis needs to get more precise.

What early legal help actually changes

People sometimes picture hiring a lawyer as a step that mainly matters once it is time to negotiate money. In serious injury cases, the more important work often happens much earlier.

Early representation allows a lawyer to identify all possible defendants, which matters because the shortest deadline can control strategy. It allows preservation letters to go out before evidence disappears. It helps shape the medical record by encouraging consistent treatment and proper specialist follow-up, not for appearances, but because clear documentation is essential to proving causation and damages.

It also helps clients avoid small errors that become big arguments later. Posting publicly about activities while claiming a disabling injury. Giving a recorded statement too early. Settling property pedestrian injury attorney Denver damage in a way that creates confusion about injury claims. Missing medical appointments without explanation. Letting a subrogation issue grow quietly in the background.

A strong case is rarely built in a single dramatic moment. Usually it is built through timely, ordinary decisions made before the file ever reaches a courtroom.

The records worth gathering right away

Most lawyers can do more, and do it faster, when a client arrives with at least the basic paper trail in hand. If you have been hurt and are still within the early window, gather what you reasonably can without turning your life into an administrative job:

1. The incident or crash report, if one exists.
2. Photographs of the scene, vehicles, visible injuries, and property damage.
3. Names of witnesses, responding officers, and insurance contacts.
4. Medical records or discharge paperwork from the first providers you saw.
5. A simple timeline showing dates of the incident, treatment, missed work, and key communications.

That last item matters more than people expect. A plain, honest chronology often reveals issues before they become expensive problems.

A Denver example that shows how deadlines overlap

Consider a cyclist struck by a city vehicle in downtown **Denver**. The cyclist suffers a fractured wrist, a concussion, and weeks of missed work. At first glance, it looks like a standard traffic injury case, and someone may assume the three-year vehicle deadline is all that matters.

But because a public vehicle is involved, the 182-day government notice requirement may become the urgent first deadline. If the cyclist waits eight months while treating and exchanging emails with an adjuster, the case may already be in jeopardy even though years remain on the ordinary filing clock.

Or take a fall on an icy walkway outside a government building. The injured person may think it is a routine slip and fall and focus on the two-year negligence period. If the property is public, the short notice deadline can become the real gatekeeper.

These are not rare technicalities. They are routine timing traps.

A final practical point, do not let uncertainty become delay

Many injured people hesitate because they are not sure whether they have a case. That uncertainty is understandable. Fault may be disputed. Symptoms may still be developing. Medical bills may not be fully known. But uncertainty is exactly why early review helps.

A consultation does not require that every fact already be proved. What matters is preserving the option to investigate while the evidence is still alive and the deadlines are still open. Once a key date passes, no amount of merit, frustration, or obvious unfairness is likely to reopen the door.

If you are dealing with a significant injury in **Denver**, especially after a crash, fall, malpractice event, or incident involving public property or a government vehicle, treat the calendar as part of the injury itself. The law gives some people two years, some three, and some only 182 days to act. In practice, every one of those periods is shorter than it looks.

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FAQ About Personal Injury Lawyer in Denver

Is it worth suing for personal injury?

Suing for personal injury is typically worth it if you have suffered significant or long-lasting injuries, extensive medical bills, and lost wages due to someone else's negligence. However, the process is only practical if liability is clear, damages are substantial, and the at-fault party has insurance or assets to pay a claim.

What not to say to a personal injury lawyer?

Always be entirely honest and transparent with your personal injury lawyer. Never lie, hide prior injuries, or leave out embarrassing details. The actual things you should avoid saying are to insurance adjusters and on social media.

How much do most personal injury lawyers charge?

Most personal injury lawyers charge a contingency fee of 33% to 40% of your final settlement or jury verdict, meaning you pay nothing upfront. If they do not recover money for you, you do not owe them an attorney fee.