



Car Accident & Personal Injury Lawyers

## **Brannon and Brannon Highlights Critical Two-Year Deadline for Fort Walton Beach Accident Victims Under New Florida Law**

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Florida accident victims now face significantly shortened deadlines to pursue injury claims following tort reform legislation signed into law in March 2023, reducing the statute of limitations from four years to just two years for most negligence cases. The dramatic change in Florida's legal landscape requires injured individuals to either settle their claims or file lawsuits within this compressed timeframe or risk losing their right to compensation entirely.

The reform, which took effect immediately upon signing by Governor Ron DeSantis, applies to negligence claims arising after the law's enactment and represents one of the most significant changes to Florida's civil justice system in recent years. The shortened deadline particularly impacts Fort Walton Beach personal injury cases involving car accidents, slips and falls, and other negligence-based claims where insurance investigations and medical treatment often require extended periods to fully develop.

"The reduction from four years to two years fundamentally changes how injured Floridians must approach their legal rights," stated Luke Clark, an attorney with Brannon and Brannon. "What many people don't realize

is that insurance investigations, obtaining medical records, and establishing the full extent of injuries can take months or even over a year. When you factor in the time needed for treatment and recovery, that two-year window closes much faster than most people expect."

The compressed timeline creates particular challenges for individuals dealing with complex injuries that may not fully manifest immediately after an accident. Soft tissue injuries, traumatic brain injuries, and certain orthopedic conditions often require extensive medical evaluation and treatment before the full scope of damage becomes clear. Under the previous four-year statute, victims had adequate time for their medical conditions to stabilize and for accurate assessments of long-term impacts. The new two-year limit forces critical decisions about legal action while medical outcomes may still be uncertain.

Insurance claim processes, already known for delays and disputes, become even more problematic under the shortened deadline. Insurance companies conduct their own investigations, review medical records, assess liability, and negotiate settlements at their own pace. With less time available, injured individuals face increased pressure to accept potentially inadequate settlement offers rather than risk missing the filing deadline.

"Early action has become absolutely critical under these new time constraints," added Luke. "Evidence preservation, witness statements, and proper documentation cannot wait. Every day that passes without taking appropriate legal steps brings injured individuals closer to potentially losing their rights forever."

The reform also affects how legal professionals must approach case development and client counseling. Fort Walton Beach attorneys must now work within compressed timeframes to investigate claims, gather evidence, consult with experts, and attempt negotiations before the two-year deadline expires. This acceleration of the legal process places additional importance on prompt consultation with experienced legal counsel who understand both the complexities of Florida's insurance framework and the urgency imposed by the new statutory limitations.

Brannon and Brannon maintains a practice focused on protecting the rights of injured individuals throughout Northwest Florida, providing legal representation in personal injury and insurance dispute matters. The firm assists clients in navigating Florida's complex insurance laws while ensuring compliance with all statutory deadlines and procedural requirements.

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For more information about Brannon & Brannon Car Accident & Personal Injury Lawyers, contact

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## **Brannon & Brannon Car Accident & Personal Injury Lawyers**

*Brannon & Brannon Car Accident & Personal Injury Lawyers in Fort Walton Beach, our father and son legal team brings 58 combined years of experience to help clients across Florida.*

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