



Colorado's 3-Year Auto Injury Deadline Catches Victims Off Guard

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Denver personal injury firm CGH Injury Lawyers explains the statute of limitations on auto bodily injury claims in Colorado and why waiting can quietly cost accident victims their recovery.

CGH Injury Lawyers, a Denver-based personal injury firm serving crash victims across the metro area, is clarifying one of the most misunderstood rules in Colorado car accident law: the three-year statute of limitations on auto bodily injury claims. Under C.R.S. § 13-80-101, injured drivers have three years from the date of a collision to file a lawsuit in court, and missing that window permanently bars recovery no matter how clear the other driver's fault or how serious the injury.

The firm reports that many accident victims assume three years is ample time, only to discover that the evidence needed to prove a claim erodes long before the deadline arrives. Witnesses relocate and lose their memory of key details, surveillance footage from nearby businesses is overwritten within days, and physical clues such as skid marks, debris fields and vehicle damage disappear within weeks. On high-volume corridors such as the I-25 and I-70 interchange and Denver's mountain routes, where winter weather, icy grades and complex merges drive frequent collisions, that early evidence often decides the outcome of a

case. A claim that looks strong on paper can weaken month by month as the proof behind it fades.

CGH Injury Lawyers also stresses a distinction that trips up many claimants: the deadline governs filing a lawsuit, not settling with an insurance company. Negotiations that drag on can push a victim past the three-year mark, and once the deadline passes the leverage to negotiate at all is gone. Insurers understand this timeline far better than the people they are negotiating against.

"Too many Colorado drivers wait because the deadline feels far away," said Kevin Cheney, a founding partner at CGH Injury Lawyers and a member of the American Board of Trial Advocates. "Our approach focuses on preserving evidence early, so a client's recovery is never quietly limited by proof that has disappeared."

The three-year rule also carries important exceptions that can shorten the window dramatically. Wrongful death claims arising from a fatal crash must be filed within two years of the date of death under C.R.S. § 13-80-102, a full year shorter than the injury deadline. Cases involving government vehicles or public entities can require formal written notice in as little as 182 days under the Colorado Governmental Immunity Act, C.R.S. § 24-10-109, a trap that surprises even careful claimants. Underinsured and uninsured motorist claims carry their own separate deadlines, and the clock may be paused, or tolled, for injured minors or in limited discovery-rule situations where the harm was not immediately apparent. Because those exceptions turn on the specific facts of each crash, the firm cautions that no single deadline should be assumed without review.

The firm advises Colorado accident victims that the deadline is only part of the picture. Colorado's modified comparative negligence standard under C.R.S. § 13-21-111 bars recovery entirely for anyone found 50% or more at fault, which means fault percentages become the central battleground in most claims. Insurers routinely try to shift a larger share of blame onto the injured driver to reduce or eliminate what they owe. Building the evidence to push back on that percentage — crash reconstruction, witness statements, medical records tying injuries to the collision — takes time that a delayed filing does not allow. For that reason, the firm's approach focuses on preserving evidence and documenting the full extent of a client's injuries early rather than racing a distant deadline.

Colorado drivers who were injured in a collision and want to understand how the three-year statute of limitations, comparative negligence rules and insurance requirements apply to their case can review their options and request a free consultation with the Denver car accident attorneys at CGH Injury Lawyers at <https://www.cghlawfirm.com/practice-areas/car-accidents/>.

This press release contains general legal information and does not constitute legal advice. Results vary by case. Prior results do not guarantee a similar outcome. Consult a licensed attorney in your jurisdiction.

About CGH Injury Lawyers

CGH Injury Lawyers (Cheney Galluzzi & Howard LLC) is a Denver personal injury law firm representing victims of car accidents, truck and motorcycle collisions, catastrophic injuries and wrongful death throughout the Denver metro area. The firm holds a 5.0 Top Rated Google rating and is known for taking cases to trial when insurers refuse fair compensation. The office is located at 2701 Lawrence St Suite 201, Denver, CO 80205. Phone: (720) 669-8062. Website: <https://www.cghlawfirm.com>.

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CGH Injury Lawyers

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