

Tennessee's One-Year Deadline for Car Accident Claims Catches Many Injured Victims Off Guard

Tennessee Is One of Only a Handful of States That Gives Injured Victims Just One Year to File.

Most people who walk away from a [crash](#) assume they have time. Time to heal, time to sort out the insurance situation, time to figure out whether a lawyer is even necessary. What they don't know is that Tennessee's one-year deadline for car accident claims is among the shortest in the country. Louisiana had the same rule for years and recently extended its window to two years. Tennessee has not. The clock starts running the moment the accident happens, and when it stops, so does your ability to recover compensation, no matter how strong your case might be.

At the [Law Office of Eric Beasley](#), [attorney Eric Beasley](#) has spent over 25 years helping Nashville-area clients navigate the pressure that comes with a tight deadline, including clients who came to us after other firms had already turned them away.

Video embed: <https://www.youtube.com/watch?v=YIWGF4LWPk8>

"In Tennessee, we have the shortest statute of limitations in the entire 50 states. It's only one year. That means that if your injury case is not resolved within one year, a lawsuit must be filed or you might lose your claim forever." — Attorney Eric Beasley

How the Statute of Limitations Works in Tennessee

Under [Tennessee Code Annotated § 28-3-104](#), Tennessee sets a one-year deadline for personal injury claims, including those arising from car accidents. The countdown typically begins on the date of the crash.

This isn't a guideline. It's a hard cutoff enforced by the courts. Miss it, and the defendant's attorney will file a motion to dismiss. The judge will grant it. Your case is over, regardless of [who was at fault](#) or how badly you were hurt.

That one-year period applies to the filing of a lawsuit, not the resolution of your claim. Many victims confuse the two. An ongoing conversation with an insurance adjuster does not stop the clock. Negotiations that drag into month eleven offer no legal protection. If a lawsuit has not been filed before the deadline, your right to sue is gone.

Why a Year Goes Faster Than People Think

Twelve months feels like a reasonable window until you're in the middle of it. Here's what that year actually looks like for a typical injured victim:

- **Medical Treatment That Doesn't End On Schedule:** Serious [injuries](#) often require weeks or months of care before a doctor can evaluate long-term prognosis. Many attorneys won't advise settling before a client reaches maximum medical improvement, which means the back half of your year may already be consumed by treatment and evaluation before any serious settlement discussion can begin.

- **Insurance Company Delay Tactics:** Adjusters know your deadline exists, and [some use it to their advantage](#). Low early offers, slow responses, and drawn-out requests for documentation are sometimes calculated to run out the clock while you wait for something better.
- **Waiting Too Long To Hire a Lawyer:** Many victims who [try to handle things on their own](#) discover, well into the process, that the insurance company isn't going to make things right. By the time they call an attorney, the case is in difficult territory with a compressed timeline.
- **Not Knowing the Clock Had Started:** Some injuries don't reveal themselves immediately. Soft tissue damage, [concussions](#), and [injuries that aggravate pre-existing conditions](#) can take days or weeks to become symptomatic. By the time someone realizes how serious the accident was, weeks may have already passed.

Missing the Deadline Has No Remedy

There is no grace period. Tennessee courts treat the statute of limitations as a hard jurisdictional bar, meaning they have no discretion to waive it once it expires. Defendants routinely raise it as an affirmative defense, and when they do, it ends the case before it can be heard on its merits.

In practical terms, the [evidence you gathered](#), the medical bills you accumulated, the witnesses who remember what happened — none of it matters once the filing window closes. The strength of your case becomes irrelevant.

This is why an attorney's response to a near-deadline inquiry isn't just about legal risk. It's about logistics. Building a case properly takes time. Gathering records, identifying all defendants, calculating the full scope of [damages](#), and filing the initial complaint are all steps that normally take months. Attorneys who receive a case a few weeks before the deadline face a compressed version of that work with no room for error.

When Other Firms Won't Touch It

Attorney Beasley is direct about what happens in Tennessee when injured victims wait too long:

"Many law firms will not even touch your case. Many cases are referred to us by other attorneys who are too scared to file lawsuits. But this is something that we do every day."

That's not a small distinction. Filing a lawsuit under time pressure, against an insurer that is ready to litigate, is a different challenge than handling a case from day one. Our [case results](#) reflect what's possible when the right legal strategy is applied under pressure, even in difficult circumstances. When a case is built correctly, [insurance companies respond differently](#) than they do when they sense the other side is unprepared.

Exceptions That May Extend the Deadline

Tennessee law recognizes a narrow set of circumstances where the one-year window may be tolled. None of them should be relied on as a planning strategy, but understanding them matters:

- **The Discovery Rule:** In cases where an injury wasn't immediately apparent, courts may start the clock from the date the injury was discovered, or reasonably should have been discovered. This exception applies in limited circumstances and is not a substitute for prompt action.
- **Injured Minors:** When the injured party is a minor, the statute of limitations may be tolled until the child turns 18, at which point the one-year period begins. Parents looking to [pursue a claim on behalf of a child](#) hurt in a crash should still act promptly, as delays complicate evidence preservation and the overall case.
- **Legal Incompetency:** If a claimant was legally incompetent at the time of the accident, the statute may be tolled until competency is restored.
- **Defendant's Absence From Tennessee:** If the at-fault driver left the state after the accident, that time spent outside Tennessee may not count against the limitations period.

These exceptions exist to address specific, unusual circumstances. They are not workarounds, and courts interpret them narrowly.

The Right Time to Call A Car Accident Lawyer Is Now

Whatever stage you're at after an accident, whether it's a week out or ten months in, the move is the same: talk to an attorney about where you stand. [What you do in those early days](#) can shape what's possible for your claim.

The [lawsuit process](#) involves more moving parts than most people realize, and our [FAQ](#) covers many of the questions we hear most often, but there is no substitute for a direct conversation about your specific situation.

If you've been managing things on your own and the deadline is closer than you'd like, stop waiting to see how the insurance company responds. As attorney Beasley says plainly: "*Don't wait until that one year is up to get a lawyer to help you.*"

The earlier we get involved, the more time we have to build the kind of case that gets results.

Our firm handles car accident cases on a [contingency fee](#) basis. You pay nothing unless we recover compensation for you. No upfront cost, no retainer, no risk to call.

If your one-year window is approaching, or if you are unsure where your deadline stands, [contact us](#) today for a free consultation. The call costs you nothing, but missing the deadline might cost you everything.

"I thought I could handle my own accident case, since it was clear to me that the other driver was at fault. After 11 months of the insurance company looking out for its own interests... I discovered that they had decided each driver shared equal responsibility in the accident. I called

Eric and he jumped in immediately. He got my hospital bills paid, and he got me compensation for my injuries." — John J., ★ ★ ★ ★ ★