



Most people know about the three-year rule. Far fewer know that some New York deadlines are measured in **hours and days**, and missing one can end a claim before it starts. Page 1 lists every deadline. Page 2 shows **where to file** each notice. Page 3 is a **toolkit** to fill in and keep.

The deadlines, shortest first

When	What has to happen	Applies to	Law
Within 24 hours	Report a hit-and-run to the police	Required to qualify for MVAIC benefits when the driver is unknown or uninsured	Ins. Law § 5208
Within 30 days	Give written notice of a no-fault (PIP) claim	Then medical bills within 45 days of treatment and lost wages within 90 days of the loss	11 NYCRR 65-1.1
Within 90 days	Notice of claim against the City, MTA, NYCHA or other public body	Sidewalk falls, city vehicles, buses, public housing and public hospitals	Gen. Mun. Law § 50-e
Within 90 days	Notice of intention to MVAIC	Hit-and-run and uninsured-driver claims through the state fund	Ins. Law § 5208
Within 90 days	Claim or notice of intention against the State	State highways, state parks, state buildings, in the Court of Claims	Ct. Claims Act § 10
1 year	Assault, battery and other intentional acts	Lawsuit against the person who intentionally hurt you	CPLR § 215
1 year 90 days	Lawsuit against a public body	After the 90-day notice of claim has been served	Gen. Mun. Law § 50-i
2 years	Wrongful death	Counted from the date of death, not the accident	EPTL § 5-4.1
2 years 6 months	Medical malpractice	From the malpractice, or the end of continuous treatment	CPLR § 214-a
3 years	Most personal injury lawsuits	Car, truck and motorcycle crashes, slip and falls, general negligence	CPLR § 214

Time periods generally run from the date of the accident or injury unless noted. The 2026 New York motor vehicle reforms (Part EE, Chapter 58) changed the serious injury rules and comparative fault for car-crash cases, but did not change these deadlines. The Grieving Families Act was vetoed in December 2025, so the two-year wrongful death rule still applies.

Where to file each notice

NYC Notice of Claim & Injury Deadlines · Cheat sheet and toolkit



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Each deadline goes to a different place. Sending a notice to the wrong office can be as bad as missing the deadline.

If you were hurt by	Where it goes	What to send and when	More
Car crash: no-fault (PIP)	Your own auto insurer, or the insurer of the vehicle you were in or hit by	Written notice within 30 days, usually on the insurer's NF-2 application. Medical bills within 45 days of each treatment; lost-wage proof within 90 days. Keep proof of sending.	How NY no-fault works
City of New York: sidewalks, city vehicles, NYPD, Sanitation, Parks	NYC Comptroller. Online through eClaim, or on paper in person or by certified mail to 1 Centre Street, Room 1225, New York, NY 10007	Within 90 days. eClaim needs no notary; paper forms must be notarized. Notices cannot be emailed. The City may call you to a 50-h hearing, and you must wait 30 days before suing.	comptroller.nyc.gov/claims (212) 669-3916
NYCHA, MTA and NYC Transit	The authority itself. These are separate public authorities, so the City Comptroller does not take their claims	Within 90 days, in the form General Municipal Law § 50-e requires. Confirm the authority's current service address before sending, and keep proof of service.	Public property falls
Hit-and-run or uninsured driver	MVAIC, 100 William Street, 14th Floor, New York, NY 10038. Submitted by mail	Police report within 24 hours. Within 90 days: notarized Notice of Intention, notarized Household Affidavit, proof of residency and proof no other insurance applies.	mvaic.com/file-a-claim (646) 205-7800
State of New York: state highways, parks, buildings	A claim is filed with the Clerk of the Court of Claims in Albany and served on the NY Attorney General. A notice of intention is served on the Attorney General only	Within 90 days. Serve the Attorney General personally or by certified mail, return receipt requested. A timely notice of intention gives more time to file the claim itself.	Court of Claims FAQ

Before you send any notice

- Make **copies of everything** before it leaves your hands, and keep the certified-mail receipt or eClaim confirmation.
- Describe the **exact location**: street address, nearest cross street, which side of the street, and photos. A wrong address is a common reason notices fail.
- Write the **date you sent it** in the tracker on page 3.
- If the 90 days have already passed, do not give up. A court can sometimes allow a late notice, but only if you act quickly.
- Not sure which office applies? An accident can involve more than one, such as a city bus on a state road. Call **(917) 920-7751** for a free case review.

When the clock can pause

- **Injured children**: the lawsuit deadline is usually paused until the child turns 18, but notice-of-claim rules against public bodies can still apply.
- **Legal incapacity**: the deadline can be paused while the injured person is unable to manage their own affairs.
- **Some latent exposure injuries**: the clock may start when the injury is discovered rather than when it happened.

These exceptions are narrow and fact-specific. Full guide: [NY personal injury statute of limitations](#).

Your claim toolkit

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Your deadline tracker

Deadline	Due date	Done on
Date of accident		
Hit-and-run police report (24 hours)		
No-fault written notice (30 days)		
Notice of claim, if a public body (90 days)		
MVAIC notice of intention, if applicable (90 days)		
Lawsuit deadline that applies to me		

Documents to gather

- ☐ Police or incident report number
- ☐ Photos of the scene, hazard and vehicles
- ☐ Photos of your injuries over time
- ☐ Names and phone numbers of witnesses
- ☐ Your auto, health and household insurance cards
- ☐ Every medical record, bill and receipt
- ☐ Pay stubs and a letter from your employer about missed work
- ☐ Letters, emails and claim numbers from any insurer
- ☐ Repair estimates and towing or rental receipts
- ☐ A short daily note of pain, sleep and what you could not do

Insurance call log

Write down every call from an insurer. You do not have to give a recorded statement to the other side's insurer.

Date	Company and adjuster	Claim number	What they asked or said

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Not sure which deadline applies to you?

Free case review. No win, no fee. No upfront cost.

Call (917) 920-7751 or [request a review online](#)

This cheat sheet summarizes New York law in general terms. Deadlines depend on the facts of each case, and courts can apply exceptions. Office addresses and procedures can change, so confirm them before sending. PILNY Media is an advertising and referral service, not a law firm.