

When it comes to personal injury claims in North Carolina, a number of different state-specific laws and regulations can dictate the outcome of a case. Whether your claim arose from a car accident, a slip and fall, medical malpractice, or some other incident that led to an injury, understanding how our laws handle such cases is important to anyone looking to bring a claim for damages in North Carolina. This includes the state's contributory negligence rule, caps on damages, the statute of limitations, and other legal requirements that may come into play in determining whether or not a victim is entitled to compensation and, if so, the amount of that compensation.

Below, our Durham personal injury lawyer explores the main personal injury issues in North Carolina that can be essential in determining the result of a claim, including contributory negligence, damage caps, liability, the statute of limitations, insurance requirements, and legal defenses. Any one of these issues can determine the trajectory of a personal injury case and enhance or detract from a claimant's position.

# Contributory Negligence Rule

One of the most important factors that can ultimately affect your personal injury case in North Carolina is the state's use of contributory negligence, a strict legal rule that can significantly reduce your chance of financial recovery. North Carolina is one of only a few states that still enforces the contributory negligence doctrine in personal injury lawsuits, which can significantly impact a victim's ability to recover damages.

### What is Contributory Negligence?

If the accident can be in any way attributed to the injured party, even if only by a small percentage – contributory negligence means that the victim cannot receive any compensation whatsoever. This standard differs from most states, which follow a statutory comparative negligence standard, under which even a victim who is partly at fault for an incident may recover a percentage of the damages.

As an example, if a pedestrian is struck by an automobile but is found to have been jaywalking at the time of the crash, he or she may be considered to have been comparatively negligent. In a contributory negligence state, this comparative fault would bar the individual from recovering any compensation from the at-fault motorist, no matter

how severe their injuries. Such an approach makes personal injury cases far more challenging to win. It explains why skilled personal injury attorneys often look for any chance to raise an issue of fault.

### How Contributory Negligence Affects Claims

Contributory negligence presents a major hurdle for plaintiffs in personal injury cases. Even if the other party is overwhelmingly responsible for the injury, insurance companies and defense attorneys may aggressively seek to prove that the plaintiff was partially at fault in order to avoid liability. This makes it essential for plaintiffs to work with experienced personal injury attorneys who can build a strong case and counter any claims of contributory negligence.

#### Statute of Limitations

An important element of North Carolina personal injury claims is the statute of limitations, which is a timeframe in which a lawsuit must be brought. If the statute of limitations expires, the claimant will lose their right to compensation regardless of the merits of the claim.

# Exceptions to the Statute of Limitations

Circumstances that will toll or pause the statute of limitations, thus extending the time within which to sue, include:

- Minors: Where the injured party is a minor (i.e., under the age of 18), the statute of limitations may not start until the minor turns 18.
- Discovery Rule: If the injury is not apparent at the time of its occurrence (e.g., medical malpractice in which the patient does not realize the injury immediately or an exposure to toxins in the workplace that creates illness days or weeks later), the statute of limitations does not begin to run until the moment of discovery (or when the injury should have been discovered).

If you wait until after the time for filing a claim has expired, the court will likely dismiss your case. For this reason, if you have been injured, you should seek a personal injury lawyer's advice as soon as possible to ensure your claims are filed promptly.

# Damage Caps in North Carolina

Another critical question impacting the outcome of a North Carolina personal injury claim is whether damage caps apply. Damage caps limit the amount of money a plaintiff may receive for certain damages.

### Punitive Damage Caps

North Carolina sets a maximum amount that can be awarded as punitive damages in cases where the defendant acted out of malice or gross negligence. Punitive damages are intended to punish the defendant and deter future bad conduct, whereas compensatory damages are merely intended to make the plaintiff whole.

#### Medical Malpractice Caps

For medical malpractice, North Carolina has a cap on non-economic damages (pain and suffering, emotional distress, loss of enjoyment of life). The cap covers non-economic damages (per plaintiff, per defendant) with some exceptions for catastrophic injuries, such as permanent disfigurement, loss of limb, etc.

# Liability in Personal Injury Claims

In North Carolina, establishing liability is essential to recovering compensation in a personal injury claim. Liability refers to the legal responsibility of a party for causing harm or injury to another.

The majority of personal injury cases are based on a legal theory called negligence, which occurs when a person or entity fails to use reasonable care to prevent harming another person. To succeed in a North Carolina personal injury case, the plaintiff must prove the following four elements:

- Duty of care: The defendant owed a legal duty to the plaintiff.
- Breach of duty: The defendant failed to satisfy the relevant duty of care that is, they failed to act like any reasonable individual would have done in the same situation.
- Causation: The defendant's breach of duty caused the plaintiff's injuries.
- Damages: the plaintiff actually suffered some financial loss (such as medical expenses, lost wages, pain, and suffering) as a result of the defendant's conduct.

In some cases, there is an allocation of liability, meaning multiple parties may be held responsible, and the result of the claim could be affected. For example, if a car accident involves multiple drivers, the party's fault is allocated, and North Carolina's contributory negligence rule can still affect the result.

### Vicarious Liability

In other cases, a third party may be vicariously liable for the defendant's conduct. An example might include accidents involving commercial trucks, in which the employer of the negligent truck driver may be sued for the negligence of the driver under the legal doctrine of respondeat superior, which makes employers who authorize or empower employees to act on their behalf vicariously liable for those employees' conduct within the scope of that employment.

## Legal Defenses to Personal Injury Claims

Personal injury defendants have several legal defenses that can be asserted to avoid or mitigate liability. In North Carolina, these defenses can entirely bar or severely limit a personal injury claim. Example defenses include:

### Assumption of Risk

One common defense is the assumption of risk, which argues that the plaintiff voluntarily accepted the risks associated with a particular activity and, therefore, cannot hold the defendant liable for any resulting injuries. This defense is often used in cases involving dangerous recreational activities, such as skiing, rock climbing, or attending sporting events.

## Sudden Emergency Doctrine

Another common defense that may be asserted in a North Carolina injury case is the sudden emergency doctrine. Under that doctrine, defendants may avoid liability if they can show that their conduct was reasonable under the emergency circumstances. For example, if a driver swerves to avoid hitting an animal that suddenly runs into the roadway and causes an accident, the driver may assert the sudden emergency doctrine as a defense.

#### Statute of Limitations Defense

If a plaintiff fails to file their lawsuit within the time allowed by the statute of limitations, the defendant can use the statute of limitations defense to dismiss the case. This defense is often successful, as courts strictly enforce filing deadlines.

Questions or Concerns? Speak to a Durham Personal Injury Lawyer Right Away

Navigating a personal injury claim in North Carolina can be challenging due to the state's strict contributory negligence rule, statute of limitations, damage caps, and the potential legal defenses raised by defendants. Each of these factors can significantly impact the outcome of a claim, making it essential for injury victims to understand their legal rights and work with experienced personal injury attorneys.

By carefully considering these issues and building a strong case, injured individuals in North Carolina can improve their chances of recovering the compensation they deserve for their medical bills, lost wages, pain and suffering, and other losses caused by another party's negligence. Do not hesitate to contact our office to discuss the particulars of your case. Time is of the essence.

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