

## **Step 1. It's been a long time since the accident, can they still pursue me?**

Insurers do not have to contact you within any set time after the accident, or keep you informed. Delays in contacting you may be because:

1. they had difficulty finding you;
2. their insured did not claim immediately;
3. they waited to do the repairs to the car as they needed the car.

In most Australian jurisdictions, there is a statutory time limit of 6 years to commence recovery action in Court for damages caused by negligence (except in the Northern Territory, where it is 3 years). After 6 years from the accident you may have a complete defence to the debt claimed (if you have not admitted the debt in writing or made a payment) or if they have not already commenced legal action against you. You should seek legal advice if you are pursued after 6 years from the accident. For further information on old debts go to our [Recovery of Old Debts Fact Sheet](#) and/or check out our [Old Debts Sample Letter](#).