

LIMITATION PERIODS

Courtesy of



**CANADIAN
LITIGATION
COUNSEL**

	AB	BC	MB	NB	NL	NS	NT	NU	ON	PE	QC	SK	YT
MVA <small>IN QUÉBEC GENERAL PERSONAL ACTION</small>	Bodily Injury & Fatality: 2 yrs; Accident Benefits: 2yrs (or longer if specified in contract); Ultimate Lim: 10 yrs	Bodily Injury & Fatality: 2 yrs (may postpone/suspend); Accident Benefits: 2yrs after accident or last benefit payment; Ultimate Lim: 15 yrs	Bodily Injury & Fatality: 2 yrs; Accident Benefits: 1 yr (or longer if specified in contract); Ultimate Lim: 30 yrs (15 yrs as of Sept 30, 2022)	Bodily Injury 2 yrs; Fatality: less of 2 yrs from discovery or 5 yrs from death; Accident Benefits: 1 yr; Ultimate Lim: 15 yrs	Bodily Injury & Fatality: 2 yrs but must give 120-day notice of intention of action; Accident Benefits: 1yr (or longer if specified in contract); Ultimate Lim: 30 yrs	Bodily Injury 2 yrs (potential 2 yr extension); Fatality: 12 months; Accident Benefits: 1 yr (or longer if specified in contract); Ultimate Lim: 15 yrs	Bodily Injury & Fatality: 2 yrs; Accident Benefits: 2yrs (or longer if specified in contract); Ultimate Lim: 30 yrs	Bodily Injury & Fatality: 2 yrs; Accident Benefits: 2 yrs (or longer if specified in contract); Ultimate Lim: 30 yrs	Bodily Injury & Fatality: 2 yrs; Accident Benefits: 2 yrs from denial; Ultimate Lim: 15 yrs	Bodily Injury & Fatality: 2 yrs; Accident Benefits: 2 yrs; Ultimate Lim: none	General (Personal Action): 3 yrs from fault (sometimes from date damages first appear)	Bodily Injury & Fatality: 2 yrs; Accident Benefits: 2 yrs; Ultimate Lim: 15 yrs	Bodily Injury & Fatality: 2 yrs; Accident Benefits: 2 yrs (or longer if specified in contract); Ultimate Lim: none
OCCUPIER'S LIABILITY	2 yrs; discoverability principle applies; Municipal/Crown notice provisions apply	2 yrs; discoverability principle applies; Municipal/Crown notice provisions apply	2 yrs bodily injury; 6 yrs real property; Municipal/Crown notice provisions apply	2 yrs; discoverability principle applies; Municipal/Crown notice provisions apply	2 yrs; Municipal/Crown notice provisions apply	2 yrs; discoverability principle applies; potential 2 yr ext; Municipal/Crown notice provisions apply	2 yrs bodily injury; 6 yrs real property; Municipal/Crown notice provisions apply	2 yrs bodily injury; 6 yrs real property; Municipal/Crown notice provisions apply	2 yrs; discoverability principle applies; 60 days notice for snow & ice; Municipal/Crown notice provisions apply	2 yrs bodily injury; 6 yrs real property; Municipal/Crown notice provisions apply	See: General (Personal Action)	2 yrs; discoverability principle applies; Municipal/Crown notice provisions apply	2 yrs bodily injury; 6 yrs real property; Municipal/Crown notice provisions apply
FIRE PROPERTY	2 yrs against third party and against insurer	2 yrs against third party and against insurer	2 yrs against third party and against insurer	2 yrs against third party; 1 yr against insurer	2 yrs against third party; 1 yr against insurer	2 yrs against third party; 1 yr against insurer	6 yrs against third party; 2 yrs against insurer	6 yrs against third party; 2 yrs against insurer	2 yrs against third party; 1 yr against insurer	6 yrs against third party; 1 yr against insurer	See: General (Personal Action)	2 yrs against third party and against insurer	6 yrs against third party; 2 yrs against insurer
AUTO PROPERTY	2 yrs against third party and against insurer	2 yrs against third party; 1 yr against insurer (check pertinent parts: ie. for optional insurance contracts, must submit to arbitration within 2 yrs)	2 yrs against third party and against insurer	Against third party and against insurer: first of 2 yrs from discovery of 15 yrs from date of loss	2 yrs against third party and against insurer	2 yrs against third party and against insurer	6 yrs against third party; 2 yrs against insurer	6 yrs against third party; 2 yrs against insurer	2 yrs against third party; 1 yr against insurer	6 yrs against third party; 2 yrs against insurer	See: General (Personal Action)	2 yrs against third party and against insurer	6 yrs against third party; 2 yrs (or longer if specified in contract) against insurer
LIFE INSURANCE	First of 2 yrs after provision of proof of claim or 6 yrs after date of death	First of 2 yrs after provision of proof of claim or 6 yrs after date of death	First of 2 yrs after provision of proof of claim or 6 yrs after date of death	First of 1 yr after provision of evidence or 6 yrs after event on which insurance money becomes payable	6 yrs	First of 1 yr after provision of evidence or 6 yrs after event on which insurance money becomes payable	First of 2 yrs after provision of evidence or 6 yrs after event on which insurance money becomes payable	First of 2 yrs after provision of evidence or 6 yrs after event on which insurance money becomes payable	2 yrs	First of 2 yrs after provision of evidence or 6 yrs after event on which insurance money becomes payable	3 yrs from date of death	2 yrs	First of 2 yrs after provision of evidence or 6 yrs after event on which insurance money becomes payable
PRODUCT LIABILITY	2 yrs; discoverability principle applies; Ultimate Lim: 10 yrs	2 yrs (may postpone/suspend); discoverability principle applies; Ultimate Lim: 15 yrs	6 yrs damage to real property; 2 yrs for damage to chattels and to person; Ultimate Lim: 30 yrs (15 yrs as of Sept 30, 2022)	First of 2 yrs from discovery of 15 yrs from date of loss	2 yrs; Ultimate Lim: 30 yrs	2 yrs; discoverability principle applies; potential for 2 yr extension for bodily injury; Ultimate Lim: 15 yrs	6 yrs damage to real property and chattels; 2 yrs damage to person; Ultimate Lim: 30 yrs	6 yrs damage to real property and chattels; 2 yrs damage to person; Ultimate Lim: 30 yrs	2 yrs; discoverability principle applies; Ultimate Lim: 15 yrs	6 yrs damage to real property; 2 yrs damage to person	See: General (Personal Action)	2 yrs; discoverability principle applies; Ultimate Lim: 15 yrs	6 yrs damage to real property; 2 yrs damage to person
HIGHWAY CROWN	Notice: 1 month; Action: 2 yrs	Action: 2 yrs (may postpone/suspend; discoverability principle applies)	Notice: 7 days; Action: 2 yrs	Notice: 2 months; Action: 2 yrs	2 yrs	Notice: 2 months; Action: 2 yrs	Notice: 30 days; Action: 2 yrs	Notice: 30 days; Action: 2 yrs	Notice: 10 days; Action: 2 yrs	Notice: 90 days; Action: 2 yrs	Provincial Government; See: General (Personal Action)	Notice: 30 days; Action: 2 yrs	Notice: 1 yr; Action: 6 yrs
MUNICIPAL	Notice: 21 days for snow, ice & slush; 30 days for disrepair of roads, public places & public works; Action: 2 yrs	Notice: 2 months; Action: 6 months	Notice: 3 days; Action: 6 yrs damage to real property and 2 yrs for damage to chattels and to person	Notice: 90 days (from when claimant is capable of giving notice); Action: 2 yrs	2 yrs	Notice: 1 month; Action: 1 yr	Notice: 30 days (unless reasonable excuse, death or waiver by municipality); Action: 2 yrs	Notice: 30 days (unless reasonable excuse, death or waiver by municipality); Action: 2 yrs	Notice: 10 days; Action: 2 yrs	Notice: 21 days; Action: 1 yr	Notice: 15 days; Action: 6 months	Notice: 30 days; Action: 1 yr	Notice: 21 days (unless reasonable excuse, death or injury or waiver by municipality); Action: 12 months
MEDICAL MALPRACTICE	2 yrs	2 yrs (may postpone/suspend)	2 yrs from date professional services terminated	First of 2 yrs from discovery of 15 yrs from date of loss	2 yrs from when damage first occurs	2 yrs (potential 2 yrs extension; discoverability principle applies)	2 yrs	2 yrs	2 yrs	2 yrs; Health facility: 1 yr after discharged or cessation of treatment	See: General (Personal Action)	2 yrs	2 yrs

Special provisions may apply to minors or persons under a disability.

THIS CHART IS A GUIDELINE ONLY

ALWAYS CONSULT LOCAL COUNSEL

CHANGES EFFECTIVE: SEPTEMBER 1, 2022

CLC INQUIRIES: SANJA KRALJEVIC, EXECUTIVE DIRECTOR

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