



# Your Legal Rights



by **George Allen Moore**  
**Injury Attorney**

## MOUNTING A DEFENSE

Those who find themselves involved in automobile accidents should not assume that their insurance companies will necessarily come to their defense against all charges filed against them. An auto accident can give rise to both a civil suit and criminal charges. While an automobile policy would defend its policyholder against any civil actions, it will offer no assistance in the criminal aspect of the matter. In such cases, the defendant would likely engage the services of a personal attorney who would coordinate the criminal defense with the attorney used by the insurance company to take care of the civil suit. Beyond that it may be

necessary for a defendant to hire a tort attorney to guard his or her rights in the case where the policy limits are inadequate.

Understanding your rights and options with a legal matter is the first step toward a successful case. At our practice, we have the knowledge, experience and reputation to fully manage your case and meet your legal needs. For additional information about today's column, call our office to schedule a free initial consultation. For your convenience, we offer hospital and in-home visits.

**HINT:** Defendants without insurance coverage in civil cases must ask themselves if, and when, it pays to settle.

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