

# Legal assistance for driving and traffic issues

Help is here when the unexpected happens.



Traffic violations can seem harmless enough, but they have real-world implications. Depending on the jurisdiction and the type of violation, you could end up with a criminal record, in addition to having your license suspended and paying fines. Most moving violations can also increase your insurance premiums by double.

Moving and non-moving violations should be taken seriously. We all need to stay alert and avoid negligence when driving. However, there are times when a violation warrants a defense.

## MetLife Legal Plans provide legal assistance and representation for:



- Traffic ticket defense
- Driving privilege restoration
- Repossession
- License suspension

## Let's use the state of Missouri as an example to demonstrate the actual cost of a traffic ticket:



- Fine for speeding 20 to 25 mph over the posted limit is approximately \$200.<sup>1</sup>
- Average car insurance premium increase as a result of a traffic violation is 40%.<sup>1</sup>
- Average cost of an attorney consultation and representation for a violation is between \$1,000 to \$2,000.<sup>1</sup>

## Your cost savings



Attorney fees with MetLife Legal Plans, include phone consultations, court appearances, and document review = \$0 out of pocket costs.

## Consider this scenario:<sup>2</sup>

*Kevin slowed down and pulled his car to the shoulder. He was careful to roll down his window and keep his hands visible on the steering wheel. However, Kevin was confused. A careful driver, he normally didn't exceed 6 or 7 miles per hour over the speed limit. The officer issued him a ticket for going 15 miles over the freeway limit. Kevin disagreed—but kept silent. He would contact his attorney in the morning to fight the ticket for him. Thankfully, unlimited attorney access through MetLife Legal Plans gives Kevin the confidence he needs to keep moving throughout the day, no matter what legal issues arise.*

**To learn more about your coverages and see our attorney network, create an account at [members.legalplans.com](https://members.legalplans.com)**

**Questions? Call our Client Service Center: 800-821-6400**

1. Traffic Violation Bureau, "Fines and Costs," 2024
2. This testimonial is for illustrative purposes only.

Legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. For costs and complete details of the coverage, call or write the company. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) filing fees, costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney client relationship exists prior to the participant becoming eligible for plan benefits. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details.

