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 provides 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 $200.¹
- Average car insurance premium increase as a result of a traffic violation is 40%.²
- Average cost of an attorney consultation and representation for a violation is between $1,000 to $2,000.³

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

MetLife Legal Plans provides the mental and emotional security that comes with knowing an attorney is helping with your legal matters. It’s protection at every step.

To learn more about your coverages and see our attorney network, create an account at legalplans.com or call 800.821.6400.

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¹ See https://www.trafficcounsel.com/a-traffic-lawyer-will-cost-me-more-than-the-ticket-is-it-true/ for this estimate.
² Ibid.
³ Ibid.
⁴ For illustrative purposes only and not based on a true story.

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Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. 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) 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. 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. MetLife® is a registered trademark of MetLife Services and Solutions, LLC.