



Legal assistance to navigate driving and traffic issues

One of the many benefits of your Legal Plan

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.

Consider this scenario⁴

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 legalplans.com or call **800.821.6400**.

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

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