

Hi-Way Hi-Lites



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AN NTA WHITE PAPER ON LEGAL PLANS – THE GOOD, THE BAD, AND THE UGLY!

Part 1 - By Wayne Schooling, CPSA

First of all, NTA does NOT condone speeding or breaking the law in any way, shape or form.

But if you are sick and tired of getting hassled by revenue generating tickets in the past and nothing seemed to work, then this could be the most important article you have read this year.

Every day, over 100,000 motorists are taken advantage of. Without a doubt, traffic tickets have become responsible for over 5 billion dollars in fines a year.

In 2010, these same tickets could cost you your job. Prosecutors and judges don't want you to read this because they simply can't handle the case load if you fight your ticket. Just take a look at the California Court system, it is closed one day a month until June 2010. Some Superior Courts, including those in Los Angeles, Orange and Ventura counties, have already trimmed operations. The closures will be treated as a holiday, and litigants will receive an extra day toward meeting legal deadlines.

A traffic court insider has exposed to NTA the well guarded secrets and hidden loopholes you can use to avoid hundreds of dollars in fines and damaging points to your record. NTA members can now learn how to legally beat a variety of traffic tickets from;

speeding, u-turn, red light or stop sign tickets, using an easy and proven method that not only is completely legal but it works even if you are 100% guilty. And if you are guilty, NTA can provide you the information so that possibly you can get someone else to pay that ticket. Yes, it's true. Read on.

As a former law enforcement officer, I can vouch that the above is true. Also, for those do-it-yourself drivers you can learn how to 1) give the judge no choice but to dismiss your case, 2) learn the one piece of evidence to ask for in court, that the prosecution never brings, 3) learn how to have a laser ticket thrown out of court over 90% of the time based on a technicality, and 4) learn how you can speed over the limit legally and 5) an ingenious way to prevent the man from going to court.

Back in June 1998, I wrote about the leading legal plans out there for drivers. With the advent of CSA 2010, drivers will have **no other alternative but to fight their tickets** to keep their safety rating down. Today's drivers have a choice of getting into a legal plan or for those adventurous, they can go the old do-it-yourself route.

This article will cover these aspects as well as *How to get Someone Else to Pay for Your Next Speeding Ticket!*

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Sustaining Member



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AN NTA WHITE PAPER ON LEGAL PLANS -THE GOOD, THE BAD, THE UGLY! *cont. from page 1*

How to Fight a Speeding Ticket Yourself

Speeding tickets can be quite costly. They not only come with a very large fine, but they also raise your insurance premiums and your SafeStat Driver Measurement Summary under CSA 2010. Did you know that you can fight your speeding ticket and at least receive a lesser charge that doesn't result in points on your record. The lesser charge will also come with a smaller fine. The worst that can happen is the judge denies your claim and you are stuck with the speeding ticket. But if you read on, I can show you where you can get somebody else to pay the fine.

When you get a ticket it is important that you record the details of what happened at the time you were stopped. Road and weather conditions, the type of terrain, time of day and other details because they can give you an edge when you are in court. Remember, the police or highway patrols use this same information to justify the stop. I should know, I was a deputy sheriff in a criminal car, 30 some years ago. Now granted I only rode in a traffic car once or twice but that's because I like chasing the bad boys and not motorists.

Legal Plans and What You Get!

First of all, you may ask what are they and how do they work? Legal plans work like an Health Maintenance Organization, you pay a little each month so that when you need help you don't have to pay all at once. A simple ticket can escalate to three times the original basic fine, and with added penalties and court costs, can add up to 45% or more. Europe has had prepaid legal plans for nearly 40 years and about 50% of Europeans have them. A typical plan costs anywhere from \$13.50 per month to as much as \$70- \$80 per month, so read the fine print. What I mean is that when they say the charge is only a small weekly fee, remember every third month there is an extra week. So ALWAYS multiply any weekly fee by 4.33. For example, a \$17.00

weekly fee really is \$73.61 a month.

When I started driving for Pacific Intermountain Express back in the early 60s, I personally did not use a legal plan when I drove simply because I thought and drove as a professional and just never got a ticket.

There are not as many legal plans still around since my article back in 1998. But what I have discovered is one very good organization for the do-it-yourself driver and another company that was designed in 1991 by trucking company executives who recognized the entire picture of their driver's plight and the detrimental effect of their safety profiles.

Choosing a pre-paid legal plan is a good way to save big bucks, but choosing a plan you need and a provider you can trust is a different matter. Here is a number of things to look for in a legal plan from the very start:

Look for what's covered: Legal plans are offered in different models and differ in the specifics of what they cover. While phone consultation and simple drafting and reviewing of simple contracts are included across the board, more elaborate and complicated legal matters are not covered. It's best to review your own legal needs before you choose a legal plan. Ask which legal services you will need most and then choose a plan that provides the best coverage for those needs. For instance, if you are a truck driver, then only traffic tickets may be your only concern. If you are a business owner, lawsuits, lease and contracts could be high on your list and you would be looking for a legal plan that provides coverage accordingly.

Know what legal coverage you already have. Don't pay for coverage twice! If you have car insurance, then you are covered for liability and medical protection. Home insurance covers you for injuries sustained on your property... Your existing insurance

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policies already cover some of your legal costs and there is no need to pay for that coverage when you select a legal plan.

Does the pre-paid legal company have an in-house procedure to handle complaints? One of the stumbling blocks of pre-paid services is the quality of service. Newly-licensed attorneys, phone calls not getting answered and that ointment on any client – lawyer relationship: fee disputes, typically involving billing to your credit card to cover for services not included in your contract. This is just a specimen of the many problems people face with their plan providers.

Make sure you select a plan that has clear guidelines as to how to settle disputes when they arise. A company that has a good in-house mechanism to handle complaints will generally assign a senior attorney with the authority to handle customer complaints of and disputes with any attorneys in the network. Secondary sources of resolution may include your state insurance department or bar association. Check their outlet for complaints against pre-paid services.

In checking out the business you'll need to do some homework before you select your legal provider. Hopefully,

this article will help. But you need to ask these questions anyway: What's the firm's reputation in my area? How many years have they been in business? Have they been operating in my area for at least a year without complaints? How skilled are their attorneys? Do they cover the area where my business operates?

Buyer Caution Helps Avoid A Prepaid Legal Scam and/or Fraud

When purchasing a prepaid legal plan, it is the responsibility of the buyer to determine not only the suitability of the plan for their own use, but also to verify any claims made to them by a sales agent or broker. This is the easiest way to avoid becoming a victim of fraud in a prepaid legal scam.

Most jurisdictions have laws against misrepresenting such plans, or any other similar product or type of insurance, but this is little consolation after the fact, if a plan has failed to meet your expectations when it was needed the most.

As in the purchase of any other product or service agreement, the potential for fraud exists both prior to the sale and afterwards. In some cases, sales associates for prepaid legal services

are part of a multi level marketing business. This, by itself, is not necessarily an indication of fraud.

In some locations, the sales of certain type of insurance products are regulated, but it is unwise to assume that a governmental body is protecting buyers from making inappropriate purchases. The biggest complaint against sales associates of prepaid legal services is that the product sold was unsuitable for the particular buyer.

As a consumer, it is difficult to fathom the advantage to the buyer of using a sales associate who may be more concerned about commissions and residual income from selling plans, or the chance to recruit more agents, than the quality of the product or service they are selling.

Realistically, though, any agent who is paid a commission, as opposed to working on a fee-for-service basis, has a potential conflict of interest in the sale, regardless of what is being sold. Therefore, the buyer who knows this is in a better position to perform their own due diligence.

One of the best and simplest ways to avoid prepaid legal fraud is to demand that every promise, service and cost is

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NOTE: This is a Partial Listing of the NTA SightSelect Plan. The vision plan benefits summary must be consulted to determine the exact terms and conditions of coverage. A specimen copy of the benefits summary is available upon request for examination at the Administration Office of NorthAmerican Transportation Association. The Group Plan is unwritten by UnitedHealthcare Insurance Company for NTA Members only.

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clearly stated in writing before purchasing. No one understands this better than an attorney or law firm and these are the people being hired.

Often the first and foremost service that those purchasing these plans want to have, is access to a qualified attorney for questions and advice. Yet this is often quite limited in access plans, so it is important to know how many calls or visits and how many minutes of attorney time are permitted under the plan.

People who would never think of purchasing a cell phone plan without knowing how many minutes they get, often forget all about that, when considering legal services. This is less of an issue with comprehensive plans or prepaid legal insurance plans which generally include considerable access, but the specific details are a critical part of any such plan. And again, these must always be in writing.

Can You Get A Good Prepaid Legal Attorney?

Prepaid legal services are increasingly becoming a part of the benefits package for many employees and members of other organizations, and many more individuals are seeking to join such a plan on their own.

This type of plan caught on in Europe more quickly than in the U.S., but attorneys in the states are beginning to see this as an excellent way to attract clients who may have avoided their services in the past, due to the high cost.

Prepaid legal services are, at least in theory, a way to provide access to attorneys to get over the hurdles of life events with legal implications, while avoiding excessive expense.

Most people have heard the horror stories of people who die without leaving a will. Even those with intact traditional families may be astonished to find that suddenly governmental powers may take precedence over family wishes in many matters presumed to be personal.

A minor accident resulting in only a few bent fenders can still get costly

rather quickly and merely establishing that one was not at fault is no guarantee that the legal hassles end with that.

Through a legal plan, one gains access to a prepaid legal attorney for phone advice and assistance with basic documents, like wills. Typically, when a client joins, they are assigned to an attorney's office or law firm which has agreed to perform certain services under the plan with no additional charges for basics.

The exact services and fee structure depend on the plan itself and, to some degree, the willingness of the attorney or firm to be of assistance. Attorneys



who have been bar association members for at least ten years are eligible for a peer-reviewed rating system (similar to a SafeStat safety rating) and you can check their rating yourself. If an attorney or firm has an "AV" rating, this is a positive indicator, although the firm rating is the rating of the highest attorney on their staff, and not necessarily the one you will get.

One of the drawbacks of prepaid legal lawyers is that you usually cannot find out who your attorney will be until after signing up for a prepaid legal plan. Kind of like getting a pig in a poke, as they say. Still, you may decide it is

worthwhile to join such a plan, take care of a fairly simple matter first and then check out the attorney or firm which is assigned.

Highly competent attorneys are available on such plans and, for many, simple routine matters which are covered are all the legal services they need.

If you suspect or are worried that your life may be a bit more complicated than average, it might be wise to shop for a more comprehensive plan or legal insurance plan that offers more coverage. These plans can be a great bargain for the right buyer, but don't expect to get a zippy sports car for the price of an old station wagon. It is more reasonable to look to these plans for cost-savings than for freebies.

Prepaid Legal Complaints – A Busy Inbox

There are excellent prepaid legal plans and legal insurance plans, but some have been plagued by consumer complaints which are too numerous to ignore. The ancient Latin expression, "Caveat Emptor", advise the buyer to beware and the advice is still good today.

Generally speaking, plans that are offered to employees and other groups appear to have better track records than those sold to individuals, at least judging by public complaints, but this may reflect only the fact that people are less likely to complain about a free or very low-cost-to-them plan than one they pay for entirely themselves.

It also might be the case that those who seek out such plans on their own have reason to suspect they may be facing some complex issues, while others who merely take advantage of a plan offered, do so even without any likely need for it. Thus, clients who self-pay may use these services more, creating more opportunities for complaints if anything should go wrong.

A third effort to offer a non-accusatory theory of complaints is that anyone

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can jump on a computer and start posting reviews, either positive or negative, and their motives may be other than providing honest opinions. In fact, many “reviews” and blogs are paid and sites that display them often make little or no effort to find or block misleading posts.

However, this writer feels that legal services companies, of all people, have the wherewithal to fight their own battles on this field, or they certainly should if they offer legal defenses for others.

One sector of prepaid legal complaints does seem to revolve especially around those sold by sales associates who are part of multi-level marketing organizations. While the services themselves may be good, there is a fair chance that those selling the plans do not adequately understand the services they are selling and may be giving potential customers inappropriate advice or selling services not suitable for the client.

There are also a number of claims of intentional misrepresentation of the

services in prepaid legal plans, their costs and their limitations. In some cases, clients claim that they were promised help on wills, for example, but were offered only the most basic documents within their plan coverage, while the attorney then attempted to convince them to upgrade, for an additional cost, to a “superior” product.

It is not clearly a “bait and switch”, but it is dangerously close if true.

It certainly seems prudent to thoroughly investigate any claims made against a company you are considering doing business with, as well as contacting appropriate local organizations like your local State Bar Association or other watchdog groups, such as those mentioned earlier, to see if there are sufficient, confirmed complaints to steer you toward a different company or legal firm to at least compare programs. 🚗

Part 2 of this article will appear in the February issue of HiWay HiLites - Don't Miss It!



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