You are a new insurance agent for XYZ Insurance Agency. You have been asked by your supervisor to speak with a new client.

The client has the following questions:
Why do I need automobile insurance?
What are third-party coverages?
What are first-party injury coverages?
What are first-party property coverages?
What is a deductible?

In paragraph form, using complete sentences, correct grammar and spelling, help the client answer his questions. Be sure to use the correct insurance terminology.