

# Automobile Insurance Coverages



Provided by the Insurance Education Institute

Name: \_\_\_\_\_

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.