

Словник страхових термінів

1. **Андеррайтер** – представник Страхової компанії, спеціаліст у сфері страхування, який має повноваження, виходячи із норм страхового законодавства та економічної доцільності, приймати на страхування запропоновані ризики, визначати тарифні ставки та конкретні умови договору страхування.
2. **Ануїтет** – послідовні регулярні виплати, обумовлені у договорі страхування.
3. **Безвідкличче право на отримання страхової виплати** – це право вигодонабувача не бути заміненим страховальником до настання страхового випадку без згоди цього вигодонабувача.
4. **Вигодонабувач** – юридична особа або фізична особа, яка може бути призначена страховальником за згодою застрахованої особи при укладенні договору страхування для одержання страхової виплати. В період дії договору страхування, до настання страхового випадку, страховальник, за згодою застрахованої особи, має право провести заміну вигодонабувача, повідомивши про це Страхову компанію письмово.
5. **Викупна сума** – сума, що підлягає виплаті страховальнику при достроковому припиненні дії договору страхування. Викупна сума є майновим правом страховальника за договором страхування та розраховується математично на день припинення договору залежно від періоду, протягом якого діяв договір, згідно з методикою, яка проходить експертизу в Уповноваженому органі, та здійснена актуарієм і є невід'ємною частиною Правил добровільного страхування життя.
6. **Вік застрахованої особи (страховальника)** – кількість повних років життя застрахованої особи (страховальника).
7. **Договір страхування (договір)** – письмова угода між страховальником і Страховою компанією, згідно з якою Страхова компанія бере на себе зобов'язання у разі настання страхового випадку здійснити страхову виплату страховальнику (або іншій особі, визначеній у договорі страхування страховальником, на користь якої укладено договір), а страховальник зобов'язується сплачувати страхові внески у визначені строки та виконувати інші умови договору страхування.
8. **Договір довгострокового страхування життя (довгостроковий договір)** – договір добровільного страхування життя, умови якого відповідають вимогам законодавства України, що висуваються до довгострокових договорів страхування життя.
9. **Застрахована особа** – фізична особа, про страхування якої укладено договір страхування, і яка згідно з договором страхування може набувати прав та обов'язків страховальника.
10. **Зайняття страховальника від сплати страхових внесків** – додаткове страхування на випадок смерті страховальника з будь-якої причини або встановлення страховальнику інвалідності I або II групи з будь-якої причини, за якого припиняється зобов'язання страховальника вносити страхові внески відповідно до умов договору страхування.
11. **Колективний договір** – договір страхування, за яким застрахованих осіб більше двох.
12. **Програма страхування** – невід'ємна частина Правил добровільного страхування життя, в якій встановлюються спеціальні умови страхування, які є основою для укладення договору страхування.
13. **Основне страхування** – страхування на випадок настання одного або декількох страхових випадків, де передбачення ризику смерті застрахованої особи протягом усього строку дії договору страхування є обов'язковим.

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