

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.

Rosiiskoukranskyi Slovnyk Hidrolohichnykh Terminiv

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Rosiiskoukranskyi Slovnyk Hidrolohichnykh Terminiv:

Decoding **Rosiiskoukranskyi Slovnyk Hidrolohichnykh Terminiv**: Revealing the Captivating Potential of Verbal Expression

In a period characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its ability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Rosiiskoukranskyi Slovnyk Hidrolohichnykh Terminiv**," a mesmerizing literary creation penned by a celebrated wordsmith, readers attempt an enlightening odyssey, unraveling the intricate significance of language and its enduring affect our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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