

INSURANCE RELATIONSHIPS ORGANIZE REACH FORMS

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ABSTRACT	KEYWORDS
Classification all joints insurance done increase forms cover takes mandatory and optional of the parties at will according to done to be increased insurance optional insurance is considered. Optional insure conditions of the parties agreement basically is determined. Rights and obligations of the insured and the insurer, as well as each insurance of type sure conditions belongs to insurance contracts with set is poured.	voluntary insurance, demand reflection, liability insurance, mandatory insurance.

Introduction:

General conditions of optional insurance types and procedures for its implementation insurance is reflected in the rules. Rules of voluntary insurance types by insurers It is developed independently in accordance with legal requirements and carries out insurance activities increase to get the right insurance state activities by control from the issuing authority license get during agreed upon.

Compulsory insurance is carried out in accordance with the laws of the Republic of Uzbekistan. Types of compulsory insurance, conditions and procedure for its implementation Ministers of the Republic of Uzbekistan Court by is determined.

Mandatory insurance done increase to the right state insurance organizations have being 413 of the Cabinet of Ministers of the Republic of Uzbekistan dated November 27, 2002 to the decision No. "On measures for further development of the insurance services market". any that has reached the amount of authorized capital equal to 500 thousand US dollars an insurance company has the opportunity to engage in compulsory insurance on the basis of a license (from January 1, 2010 in the amount equivalent to 1500 thousand euros). At the same time insurance organizations control over the preservation of objects that must be insured have the right to install.

Mandatory insurance insurance has been social (statewide) demand reflection makes State establishes the obligation of insurance for these purposes on the basis of legislation. The result of this as the law on the type of compulsory insurance is adopted. So it's mandatory insurance – the law in force is insurance.

Mandatory insurance, insurance organize reach shape as, generality as important has a characteristic. The object of compulsory insurance is life, health, property, civil liability with depended on proprietary interests is considered

Current in the day Uzbekistan in the Republic in practice has been mandatory insurance types the following includes: of passengers state mandatory personal insurance; on flights of participants state mandatory personal insurance; of the military state mandatory personal insurance; state compulsory personal insurance of workers in coal, oil, gas fields; tax State employees of the bodies compulsory personal insurance; railway equipment service provider and service pointer of employees state

mandatory personal insurance; transport tools of the owners citizenship compulsory liability insurance; of auditors citizenship responsibility mandatory insurance; of notaries citizenship responsibility mandatory insurance and others.

1. Mandatory insurance the law the way with is installed. That's it suitable respectively insurance doer belongs to objects to insurance, insurers while insurance events happened when giving belongs to insurance payments to pay they have to

Legislation usually the following set will give:

- mandatory insurance must has been objects content;
- insurance responsibility size;
- insurance supply level and standards;
- tariff rates amounts and them installation order;
- insurer and of the insured main right and obligations.

2. In the law shown mandatory insurance objects close to insurance coverage. For this purpose, the insurance authorities in the country every year insured objects, calculated insurance contributions and them installed in deadlines collection account take they go

3. In the law shown to objects mandatory insure automatic respectively application Notification to the insurance authorities that the insured has a new object to give a must it's not. This object insurance to the field automatic respectively is added. The next one insurance that is taken into account during the registration period and payable to the insured contributions is displayed.

4. Mandatory insurance insurance contributions from being paid strictly the act of looking. If the policyholder does not pay the appropriate insurance premiums, the premiums shall be paid through the court may be recovered. Insurance liability for the object for which insurance premiums have not been paid will continue to apply, only the arrears of insurance premiums and penalties for late days amount holding will remain.

5. Mandatory insure indefiniteness. Mandatory insurance insured object there is has been of the period full in the part action does.

6. Standardization of insurance provision under compulsory insurance. Insurance simplification of assessment and insurance coverage procedure in relation to the insurance price for the purpose in percentages or one to the object in soums insurance of supply standards is determined.

Get insurance optional shape the following principles based on built.

1. Optional insurance legislation based on and optional respectively action does. Legislation defines the objects of voluntary insurance and the general conditions of insurance will give. Specific conditions are insurance rules developed by insurers through in order is placed.

2. In insurance optional to attend full without only insured persons for is characteristic. If the insured's wishes do not conflict with the insurance rules, the insurer the object insurance from doing head weight to the right have it's not. This principle of the insured the first demand according to insurance contract structure guarantees.

3. Optional coverage of optional insurance. All persons participate in it desire they don't tell. From this except contracts in making insurance conditions according to limitations too action does.

4. Voluntary insurance is always limited to the insurance period. In this case, the deadline Beginning and ending in the contract strictly agree is taken. From this come get out insurance coverage or sum insured only when the insured event occurs during the policy period is paid. Continuity of voluntary insurance is only re-contracted for a new term only by way can be provided.

5. **Optional insurance only one once or periodic insurance contributions only when paid action does.** Optional insurance of the contract to power entrance one once or based on the payment of the first insurance premium. Next in long term insurance of your contribution non-payment as a result of the contract action to do stops.

6. **Optional insurance according to insurance supply the insured out of desire come comes out.** Proprietary insurance according to the insured insurance amount insurance price can set the limit. The sum insured for personal insurance is the parties to the contract agreement determined. A certificate of insurance (COI) form is a document that establishes proof of insurance. It lists you or your business as the policyholder or named insured. The form also specifies the type of liability insurance involved, the policy limits, and the effective dates of coverage, or policy period

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