



ENSURING THE SAFETY OF TOURIST AMENITIES AND INSURANCE ITEMS TO PREVENT EVENTS IN THE FIELD OF TOURISM

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Abstract

The article highlights the role of travel insurance in a growing market economy in ensuring the safety of tourists, the problems that insurance companies face in solving this problem and the measures taken to develop travel insurance in the country.

Keywords: insurance, insurance system, travel insurance, insurance fund, insurance contract, tourist, types of insurance.

Introduction

Tourism is the main sphere of economic activity with the largest share in the redistribution of monetary resources. Tourism is active in the financial sector as the only financial institution providing security for businesses in all sectors, including tourism. That is why tourism, which is developing in our country, plays an important role in supporting the development of enterprises. Tourism, as an industry that has become one of the fastest growing segments of the global economy plays a key role in ensuring the safety of tourists, since the safety of tourists is ensured through insurance relations. The contract concluded in partnership with insurance companies and tourists is primarily a useful service provided to tourists. Therefore, it would not be an exaggeration to say that providing quality offers to meet the needs of tourists is a guarantee of a safe holiday. Nowadays, insurance companies around the world are also known for offering travel insurance policies, but the process is not the same everywhere. For any insurance company to be competitive, it is necessary to offer quality insurance coverage.



Results and Discussion

The tourism sector makes an invaluable contribution to replenishing the state budget, developing labor capital and investment in the country, as well as meeting the needs of tourists for quality tourism products. The essence of insurance is that damage is covered in the event of an accident. Ensuring the safety of assistance in the event of adverse events in the insurance system is carried out only upon the occurrence of certain conditions. Safety in tourism means not only the safety of tourists but also the safety of tourist sites, tourist products, tourist property and so on. If tourist sites:

- protection of tourist resources;
- safety of tourist infrastructure;
- security of personal data of travel organizations;
- storage of automated information systems;

If the tourism industry includes the safety of facilities, then the subjects of the tourism industry:

- Safety of the population of tourist areas;
- Safety of workers in the tourism industry;
- Safety of entrepreneurs;
- Includes tourist safety.

Insurance as an economic category has its own characteristics, which are characterized by the following, namely:

- Insurance risk of the likelihood of an insured event;
- Availability, the possibility of causing material damage;
- Distribution of losses over time;
- Meeting the objective needs of individuals and legal entities in the event of compensation;
- Reimbursement of insurance premiums attracted to the insurance fund in the form of insurance coverage.
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Before traveling, a tourist usually needs to thoroughly study the pros and cons of traveling.

On the negative side - travel safety and financial constraints, and on the positive side - the personal, social and recreational needs of human life. "

Therefore, in our country, much attention is paid to ensuring the safety of tourism through insurance.



The power of insurance mechanisms, in turn, leads to the development of domestic and foreign tourism, which requires high-quality work of insurance companies of various forms of ownership.

Currently, more than 30 insurance companies in the country use insurance policies for people traveling abroad, due to the fact that they are protected from many possible accidents. Such accidents can be associated, first of all, with sudden illness, injury as a result of an accident, as well as with the loss of baggage, delayed aircraft and other risks. In our country, the cost of insurance policies for tourists is low, and the cost of the policy is not noticeable in the total cost of travel. Tourism has not been spared by the coronavirus pandemic and its damage or negative impact on all industries. In addition, enterprises in this sector suffer. Therefore, the Ministers of the Republic of Uzbekistan on measures to reduce the negative impact by supporting sectors directly related to it, to create favorable conditions for the recovery and development of tourism in the Republic of Uzbekistan in order to accelerate the recovery of tourism as the sanitary and epidemiological situation in the country is improving. Resolution of the Cabinet of Ministers of the Republic of Uzbekistan dated July 10, 2020 No. 433 on measures to create favorable conditions for the restoration and development of tourism.

Chapter 9 of the Law of the Republic of Uzbekistan "On Tourism" is entitled "Ensuring Safe Tourism", in which: Article 38. "Travel Insurance". Insurance of tourists and excursionists is voluntary, except for the cases provided for in part two of this article, and it is recognized that it is carried out by tourists and excursionists on the basis of contracts with the relevant insurance companies entitled to conduct such activities, full support of these areas is required. It also stipulates that tour operators must insure their civil liability. A tourist traveling to a place or country may face more inconvenient factors than locals. Therefore, it is necessary to insure the health of the existing tourist. Then you can start insuring your property. Daily travel insurance for a tourist costs an average of one and a half dollars. If we assume that the number of tourists in the world is about half a billion, and the trip lasts 5-7 days, it will not be difficult to calculate and estimate the amount of money circulating in the field of travel insurance. In developed countries, special teams of emergency services have been created, which provide tourists with their personal number by phone in case of any inconvenience, and a group of special services provides them with the necessary assistance based on high-quality insurance services. According to tourism



statistics, the status of insurance payment is every 100 tourists. It should be noted that incidents with tourists are not recognized by the insurance company and insurance is not paid.

Summing up, many effective reforms in the field of travel insurance are being carried out in our country. Insurance companies are advised to develop high-quality and tourist-friendly insurance products, that is, the quality of an insurance policy purchased without a tourist understanding his needs and studying the insurance rules from the insurer will be very low. When applying for insurance coverage, the tourist must master the skills of applying insurance to ensure the safety of the trip, and the insured must not only give an idea when concluding an insurance contract, but also accompany the tourist through mobile applications during the insurance period. Only then will the culture of recreation and insurance change for the better, and travel will become safer.

References

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