

## РЕФЕРАТ

**Subject matter of the dissertation:** The improvement of the tourist insurance system

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**Customer organization:** Tourist company "LIGHT" has been working on the Russian tourist market for 15 years. The firm is engaged in the development and promotion of domestic, inbound and outbound tourism. For many years the company is working with major tour operators, such as VKO TRAVEL, TEZ TOUR, DETUR, BSI GROUP, TRAVELLAND, PAC GROUP, ALEMAR TOURS.

**Topicality of the research:** Nowadays, tourism is developed by leaps and bounds and recreation abroad is becoming accessible to more citizens of our country. A number of destinations that are regularly visited by Russian tourists is also increasing. But many people do not have any knowledge about the specific characteristics of the country they are going to, they do not think of the negative unexpected situations they may face with in the trip and hope that nothing bad will happen. Tourists do not hurry to use voluntary insurance services before the trip. A huge range of unexpected situations that could spoil or break off the recreation and the tourists will not be able to help to themselves is not the constraint when planning the travel, but it should develop a citizens' realization that to organize medical, judicial or administrative assistance in a hard and dangerous situations are able only insurance companies.

**Objective:** research of the tourist insurance system of the tourist company "Light" (Pyatigorsk) for designing recommendations aimed at the improving of this system.

**Tasks:**

- examine significant characteristics and theoretical aspects of the tourist insurance by the analysis of the key terms such as “insurer”, “insured”, etc.;
- to make a review of the legislative regulation of the insurance activity in the tourist sphere;
- to reveal the modern problems of the tourist insurance system; to consider the process of the pretrial settlement of a conflict concerning an insurance payment
- to make the practical analysis of the tourist company “Light” (Pyatigorsk) in the sphere of the tourist insurance system and to consider the cooperation of the company with insurance companies and;
- to work out recommendations and offerings for improving the tourist insurance system using as much as possible famous approaches to solution of this problem and taking into considerations the organization’s peculiarities;
- to study the tourist insurance system of Spain;
- to compose vocabulary of Spanish terms in the tourist insurance system.

**Theoretical and practical significance of the research** is defined by the fact that scientific and practical problems of the dissertation are directly connected with the solution of the specific targets of improving the tourist insurance system. Materials included in the work, formulated conclusions and recommendations can be used when developing the plans, programs and projects, concerning the improvement of the tourist insurance system. Presented by the author theoretical points will significantly extend the idea about peculiarities and practical possibilities formed in Russian and foreign practice about the tourist insurance system and the methods of its improvement.

**Results of the research:** we came to the conclusion that the tourist insurance is necessary not only for the guarantee of charges compensation connected in the first place with the tourists deceases, accidents and other unexpected situations that are needed to take care of in advance, but also for the getting of juridical assistance when the liability insurance takes place. The achievement of the insurance effectiveness, the quality of provided insurance services and adjusted process of

contractual relationship depend on the level of awareness and knowledge of elementary insurance rules by tourists.

**Recommendations:** the personnel on the tourist company “Light” should efficiently examine the questions about insurance system or to cooperate actively with an insurance company using the services of high-qualified consultants. Consultation carry a double use in itself: firstly, clients will be well-informed about the services and possibilities in the sphere of tourist insurance, secondly, they will get enough information about the compliance of security precautions and the chances to save oneself from insured events.

The tourist company “Light” needs to work out information prospects about the tourist insurance system in an easy, accessible and clear form, taking into consideration all the necessary and important information.

It is necessary to enter into cooperation with some insurance companies for the purpose of insurance contract conclusion. In this case the tourist will get an opportunity to make a contract at any insurance program chosen on-site and do not apply additionally to the insurer.