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CARGOINSURANCEFORROADTRANSPORT
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Transport is a vital branch of the economy, ensuring the economic security and integrity of the state. Foreign trade is closely related to transport. Transport carries out the delivery of goods from the exporter to the importer. Its normal functioning ensures the fulfillment of obligations by the parties to buy and sell, the commercial effect of a foreign trade transaction. Of great importance is the correct choice by the parties of the optimal method of transportation, the route of movement of goods.

Cargo insurance during transportation protects the interests of the owner of the goods and allows you to compensate for damage in situations related to financial losses due to damage or theft. In this case, the insured can be both the carrier himself and the forwarder who is responsible for transportation.

Route selection criteria are primarily determined by the customer's requirements, that is the priority of two components is determined: the time of transportation or the cost of its implementation. The route is selected based on various criteria: the duration of transportation, the number of transshipments (which affects the safety of the cargo), the existence of traditional routes. Automobile transportation has the following features:

- the ability to deliver goods from the consignor to the consignee without reloading;
- ensuring high safety of cargo;
- great mobility and speed of transportation;
- cost-effectiveness in the transportation of unit cargo over short distances (up to 200 km);
- the rhythm of the transportation of goods without the need to accumulate them;
- limited use over long distances when transporting large consignments of goods;
- dependence on the road network;
- an expensive form of transport for long-distance transportation.

The cargo is accepted for insurance in the amount declared by the insured, but not higher than the value indicated in the shipping documents. The liability of the insurance organization begins from the moment when the cargo is taken from the warehouse at the point of departure and continues throughout the entire transportation

until the cargo is delivered to the consignee's warehouse or other final destination specified in the insurance certificate. The insurance contract can be concluded both at the location of the shipped cargo, and at the place of its receipt. The following information must be indicated in the application for concluding a contract: the exact name, type of packaging, the number of pieces and the weight of the cargo; number and dates of shipping documents, kind of transport.

According to the decision of the insurance organization, the contract may be concluded with an inspection of the property and drawing up its inventory, which, depending on the type of goods, indicates: name and inventory number, quantity, price, brand, year of issue, technical passport number and total cost. The policyholder is obliged, as soon as he becomes aware, to inform the insurance company about all significant changes in the degree of risk: a significant delay in the flight, deviation from the route specified in the insurance contract or the usual route, change of the point of transshipment, unloading or destination of the cargo.

Insurance is carried out on the following conditions:

- "with responsibility for all risks";
- "with responsibility for a private accident";
- "only from the complete destruction of all or part of the cargo".

Cargo insurance for delivery by any means of transport is necessary for everyone who sends their goods to the customer and, depending on the applicable terms of delivery of Incoterms, is to varying degrees responsible for the complete delivery of the goods. The list of such persons includes:

- commercial and industrial enterprises;
- trading companies;
- small and medium enterprises, multinational companies and all exporters and importers in general;
- infrastructure projects (project cargo);
- forwarders and carriers.

The nature of the cargo affects the cost of insurance. For example, usually the lowest rate corresponds to goods that are practically impossible to damage during transportation - stones, metals. If we are talking about perishable goods, or goods of increased value, then their insurance will cost more.

There are no restrictions on which cargo can be insured and which cannot be insured. The only difference is that insurance of certain categories of cargo requires prior approval. For example, they may include precious stones and precious metals, products from them, works of art, goods with excise stamps. Also, a special procedure for consideration is determined for the military arsenal (ammunition, weapons, ammunition), pets, houseplants.

All of the above suggests that in modern foreign trade, insurance acts as a financial stabilizer, allowing a merchant to compensate for losses that he suffers as a result of unforeseen random events that damage business, to receive protection from accidental (but not from inevitable) damage arising from transportation cargo. The technogenic environment in which we live today, environmental and social conditions multiply the risks that threaten business, and generate huge, unprecedented

in previous times, losses. Modern foreign trade cannot do without insurance, and in most cases an insurance contract is an integral part of a trade transaction.

MODES OF TRANSPORTATION IN LOGISTICS

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Logistics refers to the transportation of merchandise – raw materials or finished products – from the point of production to the point of final consumption. Different modes of transportation – road, rail, water and air – can be used for the effective management of merchandise. Every mode of transportation requires a different set of infrastructure, type of vehicles, technological solutions and regulations. All modes of transportation have different costs, service and transit times. There are the following types of cargo (freight): a) general cargo (goods packed in boxes); b) bulk cargo (large quantities of cargo, e.g. sand); c) bulky cargo (large individual items, e.g. cars). A consigner (someone who ships goods) chooses how to send the consignment (these goods) to the consignee (someone who receives these goods) by water, road, railway, air.

1) Road

Road transportation is one of the most basic and historical means of transportation. Road transport is the principal means of transport in the European Union for both passengers and goods. Today, the European Union has almost one vehicle for every two residents, and road freight traffic represents more than two thirds of the total tonnage. There are many different types of vehicles, although trucks are typically used for carrying or delivering freight. Road transportation offers a relatively lower cost compared to other logistic forms and has a widely recognizable and flexible route. However, transportation by road takes a relatively longer period of time than other means of transportation. Besides, it offers a limited capacity. Road transport is most often used for comparatively inexpensive, non-perishable items or for shorter distances.

2) Rail

Rail transport is a means of conveyance of passengers and goods by way of wheeled vehicles running on rails. It is also commonly referred to as train transport. Rail transport uses freight trains for the delivery of merchandise. Freight trains are usually powered by diesel, electricity and steam. A freight train hauls cargo using freight cars specialized for the type of goods. Freight trains are very efficient, with economy of scale and high energy efficiency. However, their use can be reduced by lack of flexibility, if there is need of trans-shipment at both ends of the trip due to lack of tracks to the points of pick-up and delivery. Container trains have become the dominant type in the US for non-bulk haulage. Containers can easily be trans-shipped to other modes, such as ships and trucks, using cranes. Passenger trains are part of