

## ENVIRONMENTAL INSURANCE IS A GUARANTEE OF THE PRINCIPLE OF THE ENVIRONMENTAL LIABILITY

*Valentyna Protsyuk*

*National University of Kyiv-Mohyla Academy, Kyiv, Ukraine*

Nowadays only 7 per cent of Ukrainian territory can be named clear, 8 per cent is clear conditionally, 15% is not much dirty, over 70% of territory is dangerous for conditions of people's functions, and 1,7% of general territory is classified as "territory of environmental disaster". About 0,3% of territory of Ukraine is occupied by dump and slag's accumulating.

Existing of market economics leads to using economic mechanisms in the sphere of environmental politics. One of these mechanisms is environmental insurance. Principle of environmental liability realizes liability for harming third person and environment. Environmental insurance is one of the ways to provide principle of environmental liability in the sphere of market relations. The main point of environmental insurance is a guarantee of damage compensation which harmed life, property of third person (citizen and organization) and environment pollution, worsening of natural resources' quality. On the other hand, environmental insurance is protection mechanism of enterprise's property interests.

Environmental insurance is insurance of production civil-law responsibility - objects with higher danger to environment to damage for citizens and juridical person after emergency pollution of the environment.

Environmental insurance has two forms: obligatory and free-will insurance. So obligatory environmental insurance is divided into those types:

- Insurance of the objects with higher danger
- Civil-law responsibility insurance of the subject of damage cargo transportation
- Civil-law responsibility insurance of subjects which transport damage wastes transboundary and utilize them.

State politics should direct to support environmental insurance, which helps to decrease budget costs for liquidation of the emergency environment pollution, provides preventive actions, guarantees of people's ecological rights.

Environmental insurance has those advantages:

- Rising of lawful consciousness and ecological culture of people
- Constant monitoring of environment
- Formation of united state system to prevent emergency situations
- Stimulation to creation system of measure to prevent pollution by decreasing of insurance tariffs for work without emergency accidents
- Compensation guarantees to victims of accidents
- Provision of enterprise's sustainable financial condition
- Creation of man-caused accidents database
- Creation of active environmental insurance fund

The aim of environmental insurance is decrease of the environmental pollution or its prevention.