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## **ORGANIZATIONAL AND LEGAL PRINCIPLES OF HEALTH INSURANCE OF TOURISTS**

### *Summary*

Tourists health insurance is divided into: foreign tourism insurance - insurance of citizens traveling abroad; domestic tourism insurance; foreign tourism insurance - insurance of foreign tourists in Ukraine. Travel agencies often offer "cut-in" insurance programs that include the minimum set of services that may be required in the event of illness or injury. That is, the approach to pricing and recruitment of travel agencies is less flexible than directly with insurers. According to the law, a tourist has the right to refuse a policy offered by a travel company and buy it independently at an insurance company. This is regulated by Art. 16 of the Law of Ukraine "On Tourism", which stipulates that a tourist has the right to conclude an agreement with any insurance company holding a license.

The article deals with the legal support and organizational principles of various types of health insurance during the tourist trip, types and forms of insurance and assistance companies, the procedure of reimbursement of insurance costs. The necessity of development in Ukraine of multi-profile insurance system "Assistance" has been proved. Assistance is a special type of international service for tourists on the territory of insurance in order to assist them on the spot within the scope of the insurance contract (medical, medical, technical, legal, etc.). Due to the unpredictability of the occurrence of insured events and the variety of routes of foreign travel of tourists insurance companies themselves are not able to provide emergency assistance to victims, so when traveling abroad, tourists provide them with a full range of insurance services through intermediaries - foreign medical assistants, . The service does not require the tourist extra money. All expenses for this type of tourist insurance are borne by the insurer.

**Keywords:** tourism, tourist insurance, health insurance.

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