

ROAD SAFETY
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Several thousand people die on the road every year. Hundreds of thousands of people are injured every year. These people are killed and injured in traffic accidents.

Accidents are often caused by carelessness of people. There are rules that help ensure road safety, but people do not follow them.

In our country, as in most other countries, traffic is kept on the right, but in the United Kingdom it is driven on the left. You may run into problems while driving. The data suggest that in accidents, passengers who use different types of seat belts suffer less impacts than passengers who do not. Seat belts have been shown to reduce the risk of serious injuries.

Accidents can be divided into three types as follows:

1. head-on collisions between cars;
2. Side impacts caused by accidents at junctions;
3. Rear impacts in which a car (often standing behind) is hit by another car. The most common are frontal accidents in which the driver and front passenger suffer head injuries. Therefore, the most important function of seat belts is to protect the driver and front passenger from head injuries.

Modern cars use different types of safety cushions to protect the lives of those sitting in the car. But the golden rule is to be careful on the road while driving. As for pedestrians, they should follow these rules: stop and look both ways before crossing the road. Look to the right, to the left, and then to the right again. If the road is clear, it is safe to cross it.

Road safety is very important; affects the lives of most people. Whether they know it or not. Police officers play a key role in promoting improved road user behavior. The general deterrent provided by the police will support the public's perception that "always and always" compliance is the best way to avoid sanctions and improve security. Road safety is the result of interactions between the driver, the road and vehicles. Advances in design have improved driver performance and road improvements, all of which have contributed to the level of safety we currently enjoy. Many dual carriageways were built before the current safety guidelines were drawn up and face problems arising from traffic levels that far exceed expectations. Especially on the outskirts of urban areas. The risk of death in a road accident is more than 3 times higher in low-income countries than in high-income countries. Well-enforced road safety laws on speeding, drinking and driving, and using seat belts, child restraint systems and motorcycle helmets can save millions of lives and prevent injuries. Road design, improved vehicle standards and better emergency care also save many lives.

The old road safety paradigm of the net risk of an accident is a much more complex matter. Factors contributing to motorway accidents may be related to the driver (eg driver error, illness or fatigue), the vehicle (failure of the brakes, steering

or throttle) or the road itself (lack of visibility, weak free zones on the road). , etc.). Interventions may seek to reduce or compensate for these factors or reduce the severity of accidents. A comprehensive outline of areas of intervention can be seen in road safety management systems. Driving under the influence of alcohol Although alcohol-related rates have fallen dramatically over the last three decades, around 200 people are still killed each year in alcohol-related accidents. Not only the drivers who drank suffer, but often also their passengers, people in other vehicles, pedestrians, cyclists or motorcyclists and the families of all involved. In 2018, under the influence of alcohol, 110 pedestrians and 380 car passengers were killed or seriously injured. Drivers under the influence of alcohol killed or seriously injured 40 children (0-15) that year.

Obviously, there is still work to be done to prevent alcohol-related accidents, deaths and injuries. Driver distraction Much attention is being paid to driver distraction due to the use of mobile phones in vehicles, but research is also increasingly revealing the dangers of other forms of driver multitasking and its role in road accidents.

Although our driver distraction fact sheet mainly talks about driver distraction, other road users, including riders, cyclists and even pedestrians, may be distracted when using the road.

Speeding Drivers and drivers traveling at excessive speeds - exceeding the speed limit or driving too fast depending on the conditions - are more likely to have an accident and a higher speed means that the collision will cause more serious injuries to themselves and / or other road users. Best practices in a modern road safety strategy:

The basic strategy for a safe system approach is to ensure that, in the event of an accident, the energy of the impact remains below the threshold likely to cause death or serious injury. This threshold will vary depending on the accident scenario, depending on the level of protection offered to the road user. For example, the chances of survival of an unprotected pedestrian being hit by a vehicle are rapidly reduced at speeds above 30 km / h, while for a properly restrained occupant in a motor vehicle, the critical impact speeds are 50 km / h (in side impacts) and 70 km / h. (for frontal impacts).

Here are some things we can do to avoid accidents. However, there is no guarantee that we will never get involved. It is important to be constantly on the lookout when using roads. We need to know what's going on around us. In this way, we can take the necessary steps to avoid danger whenever we see one. Road safety depends to a large extent on how we use the roads. Use them carefully and we may be able to use them for a long time. Use them carelessly and we may never be able to use them again. cripple to injure a person so seriously that a part of his body will no longer function as it should, move quickly, tear to move irregularly, especially by sudden movements backwards or forwards or from side to side.

Used literature

1. <https://unece.org/ru/publications/road-traffic-and-road-safety>
2. https://en.wikipedia.org/wiki/Road_traffic_safety

3. <https://www.iru.org/what-we-do/being-trusted-voice-mobility-and-logistics/people/road-safety>
4. <https://www.rospa.com/road-safety>
5. <https://www.who.int/news-room/facts-in-pictures/detail/road-safety>
6. The Handbook of Road Safety Measures: Second Edition.

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