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**REČNIK OSIGURANJA
ENGLESKO-SRPSKI**

**DICTIONARY OF INSURANCE TERMS
ENGLISH-SERBIAN**

**AGM knjiga
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Predgovor

Oblast osiguranja, zbog svoje raznolikosti, predstavlja izazov za svakog prevodioca. Englesko-srpski rečnik osiguranja nastao je iz dugogodišnjeg i često pionirskog traganja za najboljim prevodilačkim rešenjima i „živog posla“ simultanih, konsektivnih i pisanih prevoda. Pored osiguranja, rečnik pokriva i terminologiju srodnih oblasti kao što su finansije, pravo, mašinstvo, pomorstvo, građevinarstvo, arhitektura, te svaki segment ljudskog života i rada koji se osigurava ili se može osigurati. Struktura rečnika sledi princip hijerarhijskih leksičkih polja, gde osnovna jedinica uključuje primere u rečenicama, podređene termine i izraze i upućuje na sinonime (prema abecednom redosledu). Skraćenice su prevedene na početku rečnika, ali su navedene i uz sam termin. Rečnik je osmišljen kao pomoć svima koji se bave osiguranjem ili imaju potrebu da razumeju značenje složenih termina iz te delatnosti na engleskom jeziku. To su, dakle, zaposleni i rukovodioci u delatnosti osiguranja, brokerske kuće, banke, zastupnici i posrednici, advokatske kancelarije, lekari i medicinsko osoblje i na kraju, ali ne i najmanje važno, prevodioci i prevodilačke agencije. Autori žele da izraze zahvalnost na ljubaznoj podršci kolegama iz prevodilačkih agencija, Marku Božoviću iz „Wordplay“-a, Lidiji Kapičić iz „Felix Communication“-a, Oliveri Mitić iz „Gloss“-a i Mariji Radulović iz „Metaphrasis“-a.

U Beogradu, februara 2023.

B. Papović

Preface

Diverse in nature, the insurance industry is a challenge for every interpreter and translator. The English-Serbian Insurance Dictionary is the pinnacle of a long-standing and often pioneering search for the best translation solutions and real-life interpretation. On top of insurance, the Dictionary covers the terminology of related areas, such as finance, law, mechanical engineering, marine, civil engineering, architecture and every other segment of human life and work that is insured or insurable. The structure of the dictionary follows the principle of hierarchical lexical fields, with the basic unit including the examples in sentences, subordinate terms and expressions and a reference to synonyms (in alphabetical order). Abbreviations are listed at the beginning of the Dictionary, but also specified next to the term itself. The Dictionary is designed to assist everyone who deals with insurance or needs to grasp the meaning of the comprehensive insurance terminology in English. It may, therefore, be of interest to employees and managers in the insurance industry, insurance brokers and agents, banks, various intermediaries, law offices, doctors and medical personnel, and last but not least, translators and translation agencies. The authors would like to thank the colleagues from translation agencies, Marko Božović from "Wordplay", Lidija Kapičić from "Felix Communication", Olivera Mitić from "Gloss" and Marija Radulović from "Metaphrasis" for their generous support.

In Belgrade, February 2023,

B. Papović

SKRAĆENICE U OSIGURANJU

A&H	Accident and Health
A&I	Accident and Indemnity
A&S	Accident and Sickness Insurance
a/m	Above Mentioned
AAA	American Academy of Actuaries; American Accounting Association
AAIS	American Association of Insurance Services
AAR	Against All Risks
AAU	Associated Aviation Underwriters
ABS	American Bureau of Shipping
Ac	Accident
ACH	Automated Clearing House
ACIF	All Canada Insurance Federation
ACLU	American College of Life Underwriters
ACMI	Aircraft Crew Maintenance and Insurance
ACSC	Association of Casualty and Surety Companies
ACV	Actual Cash Value
ADB	Accidental Death Benefit
AEAI	<i>Association Européenne des Assurés de l'Industrie</i>
AEC	Additional Extended Coverage
AFA	Associated Fraternities of America; Aerospace Financial Assurance
AFIA	American Foreign Insurance Association
AGC	Associated General Contractors
AHA	American Hospital Association
AHIS	American Hull Insurance Syndicate

PWIA	Plains Weather Improvement Association
RANN	Research Applied to National Needs
RECECO	Credit Risk Cover Message
RSA	Royal & Sun Alliance
RSVP	<i>Repondez s'il Vous Plais</i> (Please reply)
SAA	Surety Association of America
SBLI	Savings Bank Life Insurance
SCA	Stock Company Association
SCSE	Society of Casualty Safety Engineers
SESAME	Severe Environmental Storm and Mesoscale Experiment
SPAN	Space Physics Analysis Network
TA	Trading As
TIAA	Teachers Insurance and Annuity Association
TIMIA	Transport Intermediaries Mutual Insurance Association, Ltd (London)
TRADA	Timber Research and Development Association
TTMIA	Through Transport Mutual Insurance Association Limited
UAB	Underwriters Adjustment Bureau
UAC	Underwriters Adjusting Company
UL	Underwriters Laboratories
ULC	Underwriters Laboratory of Canada
USCo	Underwriters Salvage Company
W.E.F	Week Ending From
WAB	Western Actuarial Bureau
WWA	With Will Annexed
XP	Fire Resistive Protected (Classification)
XU	Fire Resistive Unprotected (Classification)

absolute liability – objektivna odgovornost

absolute maximum loss (AML) – apsolutna maksimalna šteta

absolute warranty of seaworthiness – jemstvo apsolutne sposobnosti broda za plovību (ovo jemstvo mora se strogo poštovati. To je jemstvo brođara da je brod, na početku putovanja, osposobljen za plovību u svakom pogledu. Brođar se smatra odgovornim i kada je eventualna nesposobnost broda za plovību izvan njegove kontrole).

absorption costing system – sistem obračuna proizvodnih troškova

abstainer's assurance – osiguranje apstinenata

accelerative option – opcija skraćivanja vremena isplate; opcija pokrića sa ubrzanom isplatom naknade iz osiguranja

acceptable asset – kapital koji se po zakonu može koristiti za pokriće obaveza iz osiguranja; dozvoljena sredstva

acceptable proportion – prihvatljiv udeo; udeo koji osiguravač može snositi

acceptance – akcept, prihvatanje

acceptance of insurance – prihvatanje osiguranja

accepted (insurance, reinsurance) – preuzeto (osiguranje, reosiguranje); aktivno osiguranje/reosiguranje

accessible – pristupačan; dostupan; *readily accessible* - odmah dostupan

accession to an insurance contract – pristupanje osiguranju

accident (Ac) – nesrećan slučaj; nezgoda; nesreća

accident abroad – nezgoda u inostranstvu

accident and health insurance (A&H) – osiguranje od posledica nezgode (nesrećnog slućajaja) i bolesti

accident and indemnity (A&I) – osiguranje od posledica nezgoda i šteta

accident and material damage insurance – osiguranje od posledica nezgoda (nesrećnih slućajajeva) i materijalnih šteta

accident and sickness insurance (A&S) – osiguranje od posledica nezgode i bolesti

accident arising out of ownership or operation of an automobile – nezgoda nastala usled (zbog, kao posledica) vlasništva ili upravljanja automobilom

accident at work – nesreća na poslu (radu); nezgoda na radu

W

WA Clause – Klauzula o osiguranju „sa havarijom“; Klauzula o osiguranju od svih rizika

wage loss insurance – v. *loss of wages insurance*

wager – opklada

wages – zarade; nadnice

wages and maintenance – zarade i izdržavanje posade

Wages and Maintenance Clause – Klauzula za pokriće zarada i troškove izdržavanja posade broda

wages insurance – osiguranje (od gubitka) nadnica

waiting period/time – period čekanja; pričekni rok; karenca (pravila za neke vrste osiguranja lica i imovine sadrže odredbu prema kojoj je garancija osiguravača izvesno vreme od stupanja na snagu ugovora o osiguranju isključena ili ograničena. Ovaj vremenski period zove se vreme čekanja ili karenca); v. *period of partial*

benefit; qualifying period (for benefit)

waive the rights – odreći se prava

waiver – odricanje; odustajanje v. *renunciation*

Waiver Clause – Klauzula o odricanju od prava iz ugovora; Klauzula o odustajanju od prava; U uslovima osiguranja, klauzula kojom se štite prava, kako osiguravača tako i osiguranika, u slučaju da preduzmu korake radi zaštite osigurane imovine od štete

waiver of recourse – odricanje od prava na regres; odricanje od regresa

waiver of subrogation – odricanje od subrogacije

waiver provisions – odrebe o odustajanju od prava

War and Allied Perils Exclusion Clause – Klauzula o isključenju rizika rata i srodnih opasnosti

war and allied risks – ratni i srodni rizici

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