

Insurance Against Environmental Prejudice in Jordanian Law

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Abstract

This study has addressed the idea of the effect which influences the environment and the human being itself. Facing this effect by applying the insurance to compensate the damage which caused by the industrial facilities on the basis of that insurance means to protect the great industrial facilities from their inability to compensate the arising damage.

The problem encountered this study was the extent of the possibility of applying the idea of insurance as a solution to face responsibility for environmental damage, which may seem an appropriate solution. The major industrial companies that affect the environment and protect the human being through the provision of compensation, but these features and their superficial discussion may produce unacceptable results. Therefore, the researcher sought through this study to examine the extent of the application of the idea of insurance for the environmental damage caused.

The researcher has followed his descriptive analytical method, as well as the comparative approach to reach scientific and legal results to address the problem of study, and the main result was the difficulty of applying the general insurance rules stipulated by the civil law, and applying them on the idea of insurance against environmental risks, that is for the special nature for environmental damages, especially risk assessment, and insurance amounts. The study also recommended the

importance of adopting the idea of compensation funds. In addition, Environmental and human damages, as this idea is the closest to the possibility to be applied under the current national legislation law.

Keywords: Insurance, Insurance Against Environmental, The environment.