

Универзитет Привредна академија у Новом Саду  
University Business Academy in Novi Sad

Факултет за примењени менаџмент, економију и финансије Београд  
Faculty of Applied Management, Economics and Finance Belgrade

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# INNOVATION AS AN INITIATOR OF THE DEVELOPMENT

ИНОВАЦИЈЕ КАО ПОКРЕТАЧ РАЗВОЈА

BOOK OF ABSTRACTS

ЗБОРНИК АПСТРАКАТА

# I N N O V A T I O N S

December 5th  
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# **INNOVATION AS AN INITIATOR OF THE DEVELOPMENT**

## **ИНОВАЦИЈЕ КАО ПОКРЕТАЧ РАЗВОЈА**

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# The importance of the cover notes in international cargo transport

**Olgica Milošević<sup>1</sup>**

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**Abstract:** Cover Note, as a document that replaces an insurance policy in cases where there are not enough elements to issue a full insurance policy, plays a significant role in insuring international cargo transport. Its purpose is to confirm the existence of insurance coverage and provide cargo holders with security in the event of damage or loss of goods during transport.

This paper analyzes the legal and logistical significance of the Cover Note, its role in simplifying insurance procedures, and its advantages over a traditional insurance policy. Special emphasis is placed on regulatory frameworks and international conventions governing its application. By using case studies from practice, the paper identifies potential risks and challenges in the use of the Cover Note, as well as its impact on the efficiency of the transport and insurance system. Finally, recommendations are provided for optimizing this document to enhance transparency and security in the international supply chain.

**Keywords:** cover note, insurance, international transport, regulations, supply chain.

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