



Kiosks

Safety regulation S855, effective as of 1 April 2020

1 Purpose

This safety regulation is in effect to protect the object of insurance against damage due to burglary. The safety regulation must be followed as applicable when the insured premises are closed.

2 Obligation to comply with safety regulations

These safety regulations are part of the insurance contract. Both the policyholder and the insured must comply with the safety regulations and its provisions. If the safety regulations are not complied with, the compensation may be reduced or completely denied, in accordance with the Insurance Contracts Act. The policyholder must ensure that those responsible for work performance are familiar with the contents of these safety regulations.

3 Concepts

Kiosk (insured premises)

A separate building intended solely for operating as a kiosk booth in which sales take place through an exterior window or a separate indoor customer service space.

Doors, windows and openings

Doors, windows and openings refer to exterior doors, windows and openings of the kiosk building.

Burglary

Forced entry into a locked and structurally protected space, used for storing or keeping property, by damaging the structure or locks in a manner that leaves signs of break-in.

4 Structures

The kiosk's exterior walls, floor and roof must be of suitable materials (concrete, brick, strong wood-based material) and constructed in a manner to provide acceptable protection against burglary.

4.1 Doors

Solid doors and their frames must meet the requirements for Class 1 doors as described in the standard SFS 4487. Tolerance between the door and frame on the locking side may not exceed 5 mm (Figure 1). On the hinge side, doors must be equipped with hinge bolts attached to the door or frame (Figure 2a) when the structure of the hinges allows

them to be dismantled from the outside. Non-rebated metal doors and all wooden doors must be equipped with a lock guard over the door lock (Figures 3a, 3b).

When the kiosk is closed, window panes of exterior doors must be protected with any of the following protective materials or an equivalent material:

- steel grille (Figure 4a)
- steel mesh (Figure 4b)
- roller grille (Figure 5)
- safety glass (Figure 6)
- polycarbonate sheet

4.2 Locks

Exterior doors must be locked with two locks. One of the locks may be a Security Class 3 door lock (Figure 7, 10), but the second lock must be a Class 4 security lock (Figures 8, 10) or an approved Class 4 padlock, including fixings (Figure 9). The distance between the locks must be at least 40 cm (Figure 10).

A panic bolt on the inactive leaf of the door must also be locked (with a padlock, for example) when the insured premises are unoccupied. The panic bolt need not be locked when the door is locked with a steel bar or two padlocks (Figures 11a, 11b and 12).

The locks must be double-locked when the kiosk is closed. The lock is double-locked when the latch is immobilized in the locked position.

Padlocks must be equipped with shackle guards.

4.3 Windows and vending windows

When the kiosk is closed, all windows and vending windows must be protected by any of the following protective materials or an equivalent material:

- steel grille (Figures 16, 17, 18)
- steel mesh (Figures 19, 20)
- roller grille (Figure 5)
- hatch (Figure 21)
- safety glass (Figures 6, 25)
- polycarbonate sheet (Figures 22, 26)

When protecting the window or vending window with any of the materials listed above, the protective structure must be installed in a way that prevents items on display to be moved past the structure without damaging it.

5 Key safety

The security level of keys must be sufficient to ensure that additional keys may be obtained only with a keycard from an authorised locksmith or from the lock's manufacturer.

6 Technical specifications

All technical specifications and structural drawings relevant to various safety regulations for break-in protection are described below.

The required safety regulation for break-in protection is specified in your policy document. In each safety regulation for break-in protection, section 3 "Structures" describes the structural requirements to be followed as applicable.

When seeking to improve protection needs now or in the future, the required structures may be checked from the following specifications or technical drawings.

Tolerance between door and frame

The gap between door and frame between the lockbody and the locking plate (Figure 1).

Hinge bolt (anti-jemmy bolt)

A bolt made of steel or an equivalent material, with a diameter of at least 6 mm and a projection of at least 12 mm. The hinge bolt is fitted to the door or frame on the hinge side (Figures 2a, 2b).

Lock guard or cover plate

Steel or brass strip at least 30 cm long and 3 mm thick to be fitted to the door's lock, with an L-shape cross-section in rebated doors and a T-shape cross-section in non-rebated doors (Figures 3a, 3b).

Roller grille

Roller grilles must be of a type that has been tested under standard SFS-EN 1627 or an equivalent approved standard. The grill must be able to be raised to open the protected window or door by rolling. The largest permitted mesh size for roller grilles is 40 cm² (Figure 5).

Safety glass

A screen with a thickness of at least 12 mm and laminated from three glass panes of 3 mm and two interlayers of 1.52 mm. Safety glass must be fastened to the frame with silicon putty or with angle irons and bolts on the interior side (Figures 6, 25).

Locks

Locks and their locking plates are divided into door locks and padlocks, depending on their structure.

Door lock, security class 3 (Figure 7)

Locks and their ferrules and fixings must conform to standards SFS 7020 and SFS 5970.

Security lock, security class 4 (Figure 8)

Locks and their ferrules and fixings must conform to standards SFS 7020 and SFS 5970.

Padlocks must be equipped with shackle guards.

Lock slide

The moving part of the lock that locks the door against the locking plate on the door frame (Figures 7, 8).

Locking plate

The part of a mortise or surface-mounted lock that is screwed to the frame (Figures 7, 8).

Shackle

The U-shaped part of a padlock that locks the door and frame together through the fixings (Figure 9). Made of tempered steel.

Shackle guard

Shackle guards must conform to the same security level as the padlock and prevent the mechanical breaking of the shackle (Figure 9).

Fixings

Parts of the padlock that are installed to the frame and door by welding or with screws or bolts (Figure 9). Made of steel.

Fixings must conform to the same security level as the padlock.

Panic bolt

A bolt device used to close the inactive leaf of a two-leafed door that allows the door to be opened from the handle on the inside.

Steel bar

A security device for a door or two-leafed door. Made of a steel profile or flat bar steel. The bar must be attached or locked at both ends into a wall or frame in a manner that ensures that it cannot be removed. The bar must also be supported against both doors at the midpoint. The bar may be made of a steel profile of at least 50 mm x 30 mm with a wall thickness of at least 3 mm, or a flat bar steel of at least 12 mm x 50 mm. The bar must be locked with an approved Class 4 padlock (Figures 11a, 11b).

Steel grille

In these guidelines, a steel grille refers to a welded or similarly manufactured grille in which the steel cross-sectional area is at least 110 mm² (Ø 12 mm) with a maximum space between steel parts of 120 mm and a maximum span of 700 mm (Figure 16).

Sliding lattice grille

In these guidelines, a sliding lattice grille refers to a foldable steel grille approved by non-life insurance companies, with a cross-sectional area of at least 75 mm² (Ø 10 mm) and a mesh size of up to 400 cm² (Figure 17).

Decorative steel grille

In these guidelines, a decorative steel grille refers to a welded or similarly manufactured steel grille with a steel cross-sectional area of at least 75 mm² (Ø 10 mm) and a mesh size of up to 400 cm² (Figure 18).

Steel sheet mesh

In these guidelines, a steel sheet mesh refers to a perforated and rolled steel net with a cross-sectional area of material of at least 10 mm² and a mesh size of up to 22 cm² (Figure 19).

Steel wire mesh

In these guidelines, a steel wire mesh refers to a net woven of steel wire with a cross-sectional area of material of at least 12 mm² (Ø 4 mm) and a mesh size of up to 22 cm² (Figure 20).

Steel meshes must be fastened to a separate steel frame by welding or a similar method. Steel grilles and meshes and sliding lattice grilles must be fastened to the window frame or wall in a manner that ensures that they cannot be dismantled or removed. Grilles and meshes that can be opened must be locked in place with a lock approved by non-life insurance companies (Figure 27).

Hatch

In these guidelines, a hatch refers to a removable hatch covering a window or other opening and made of plywood with a thickness of at least 12 mm,

tongue-and-groove board with a thickness of at least 18 mm, or steel sheeting with a thickness of at least 2.5 mm (Figure 21).

Polycarbonate sheet

Polycarbonate sheets must be at least 6 mm thick and fastened to the frame with silicon putty. The window frame rebate depth must be at least 30 mm (Figures 22, 26).

Wooden door cladding

Wooden doors must be cladded (applies only to safety regulations 3) on the exterior or interior side with steel sheeting with a thickness of at least 1.5 mm. The cladding must be installed in a manner that ensures that it cannot be dismantled from the outside.

Figure 1 Tolerance between door and frame

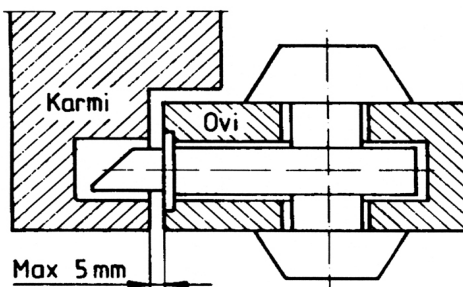


Figure 2 A Installation of hinge bolts

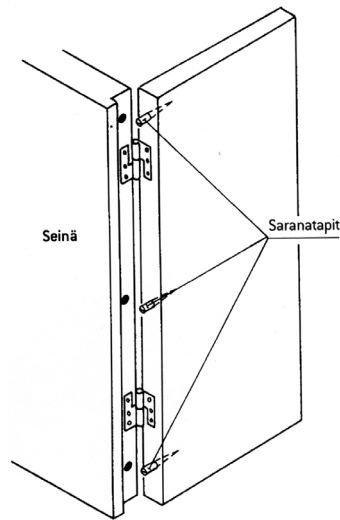


Figure 2 B Hinge bolt

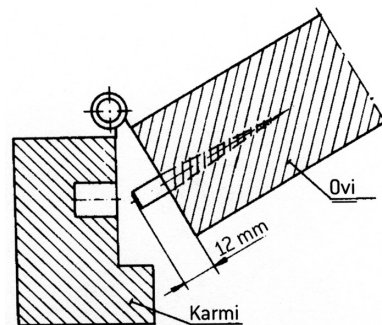


Figure 3 A Lock guard for rebated doors

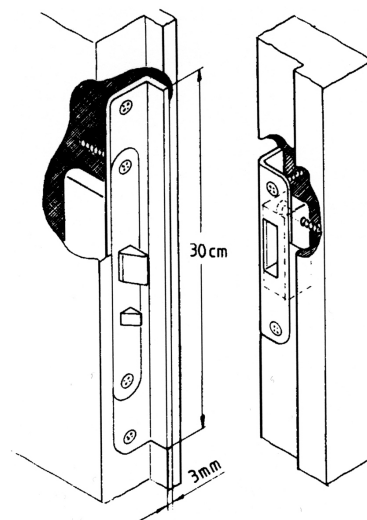


Figure 3 B Lock guard for non-rebated door

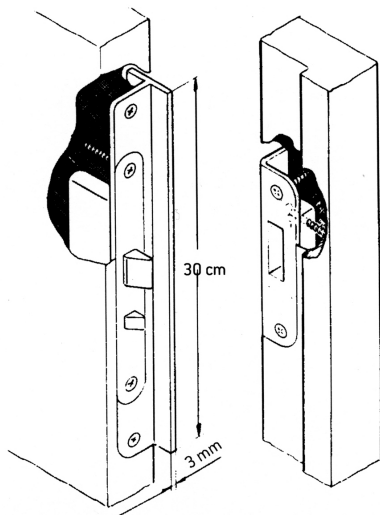


Figure 5 Roller grille

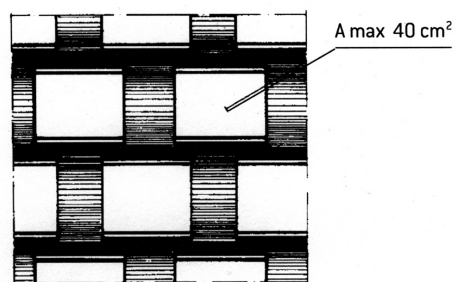


Figure 6 Safety glass

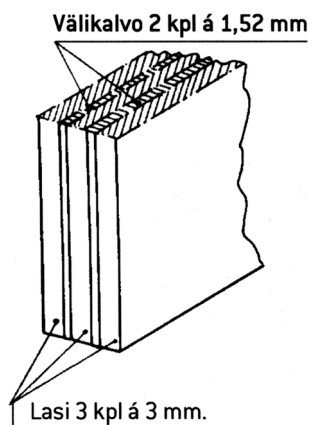


Figure 4 A Interior steel bar for exterior doors

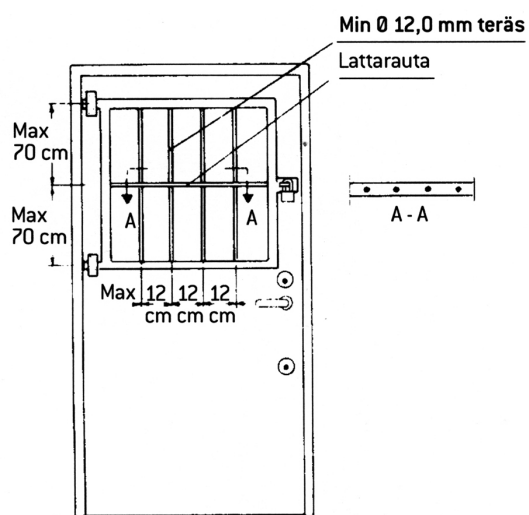


Figure 7 Door lock and locking plate

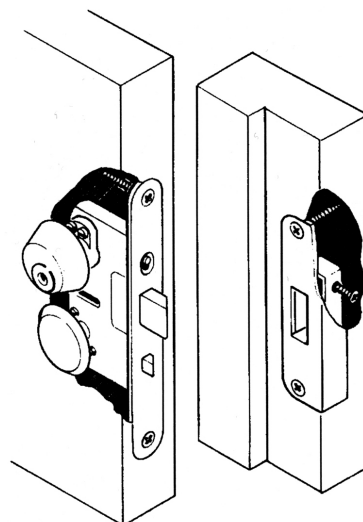


Figure 4 B Interior steel mesh for exterior doors

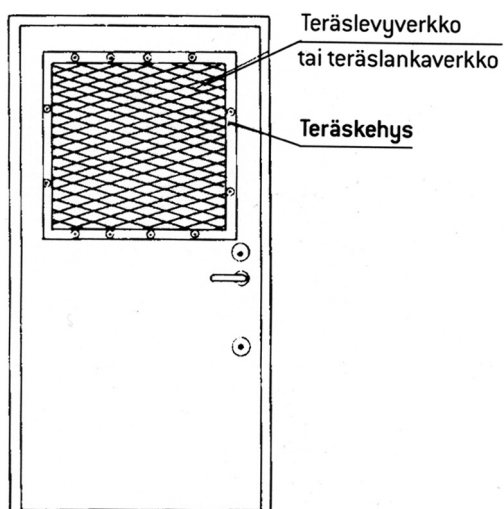


Figure 8 Security lock and locking plate

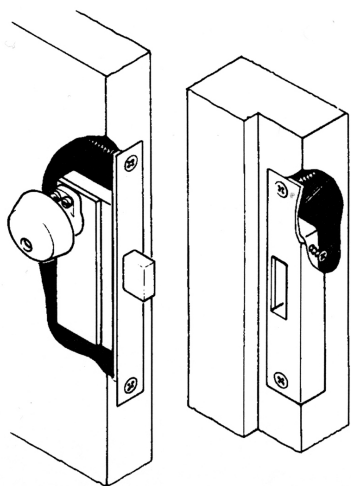


Figure 9 Padlock shackle and fixings



Figure 10 Security lock and door lock for metal profile doors and distance between locks

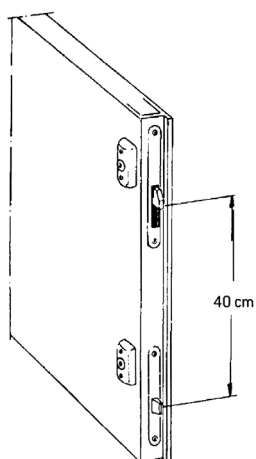


Figure 11 A Steel bar for two-leafed doors

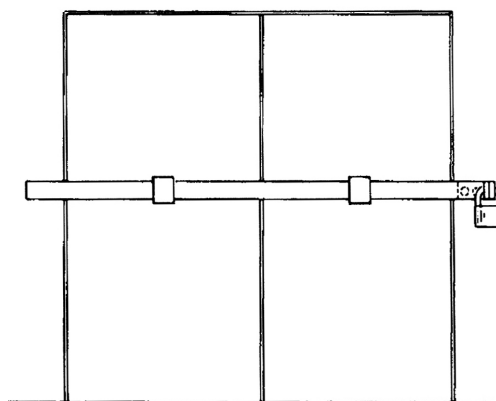


Figure 11 B Steel bar for two-leafed doors

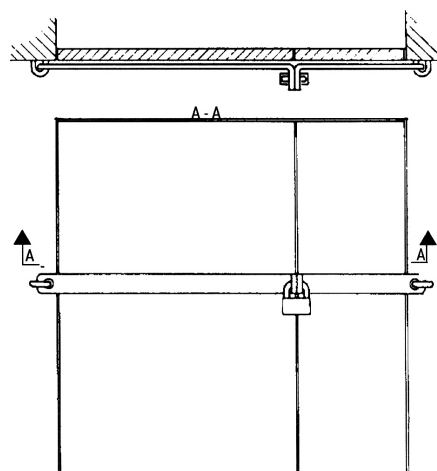


Figure 12 Padlock for two-leafed doors

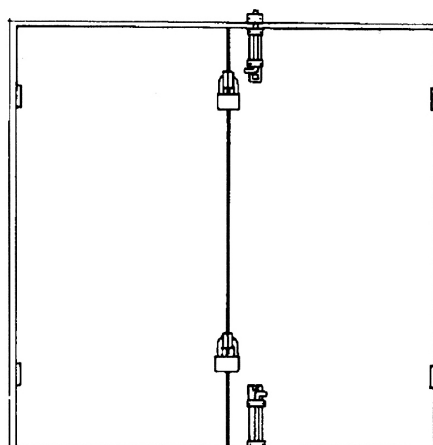


Figure 13 Padlock for sliding doors

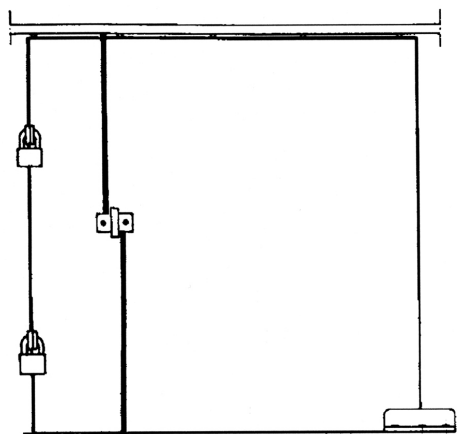


Figure 14 Padlock for rolling and tilting doors

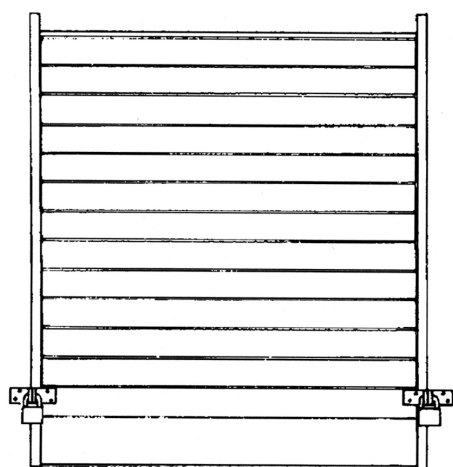


Figure 15 Steel mesh for ventilation windows

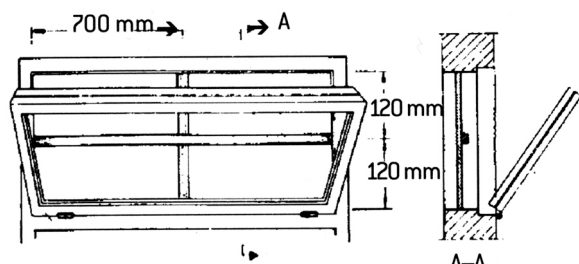


Figure 16 Steel grille

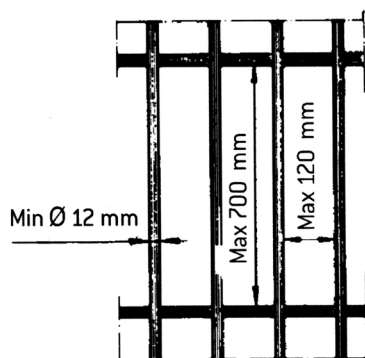


Figure 17 Sliding lattice grille

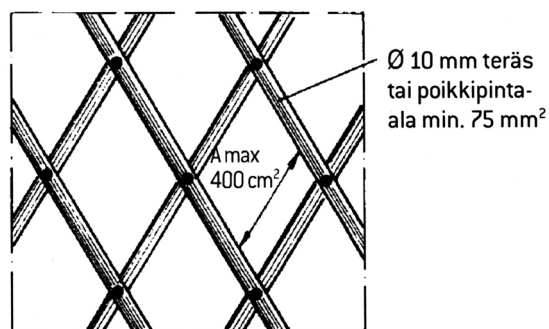


Figure 18 Decorative steel grille

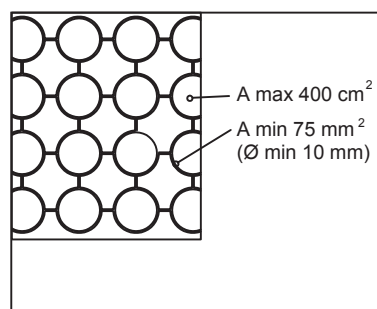


Figure 19 Steel sheet mesh

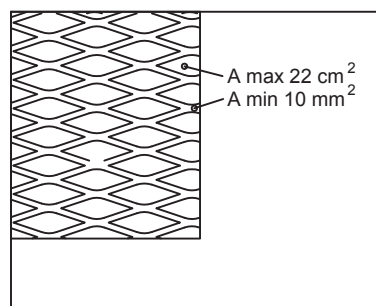


Figure 20 Steel wire mesh

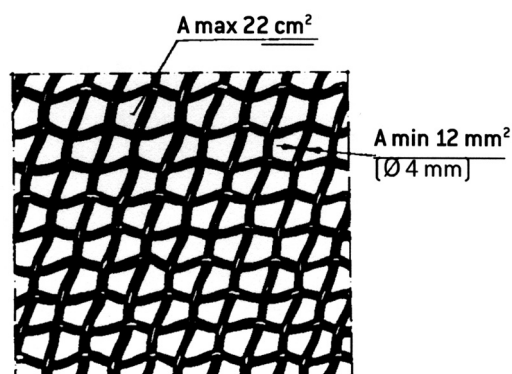


Figure 21 Hatch

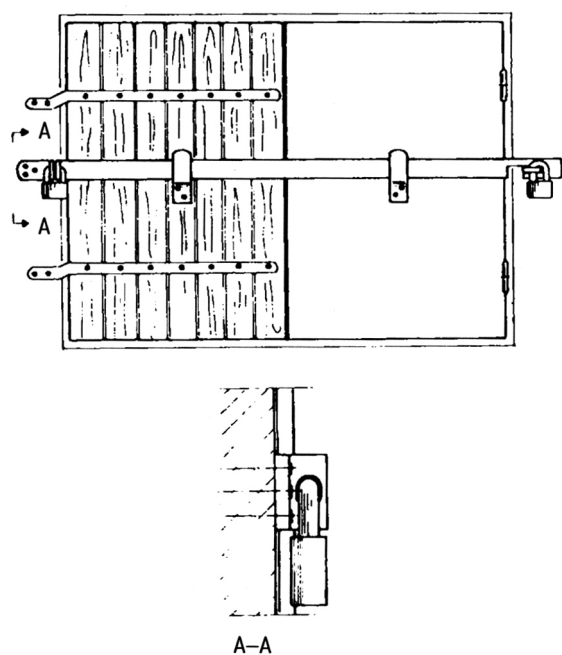


Figure 23 Steel mesh for heat and smoke vents

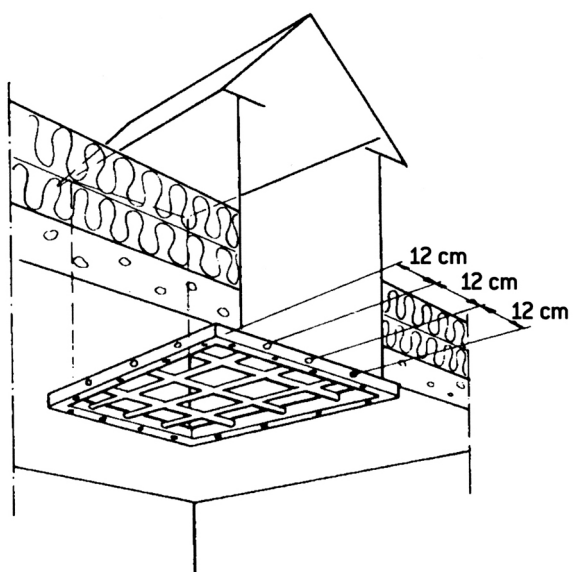


Figure 24 Steel mesh for air intake vents

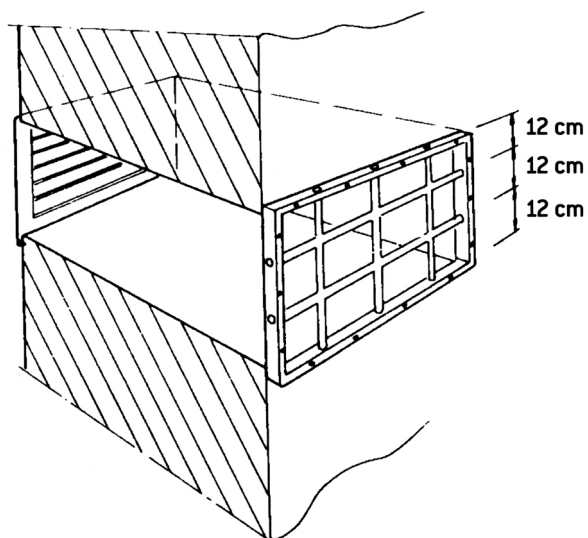


Figure 25 Installation of safety glass

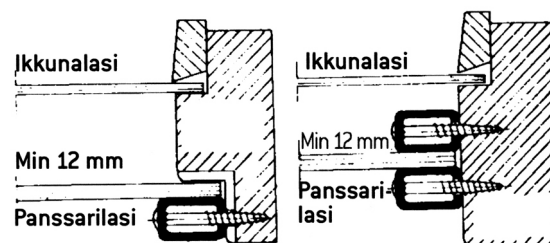


Figure 26 Flexible installation of polycarbonate sheets

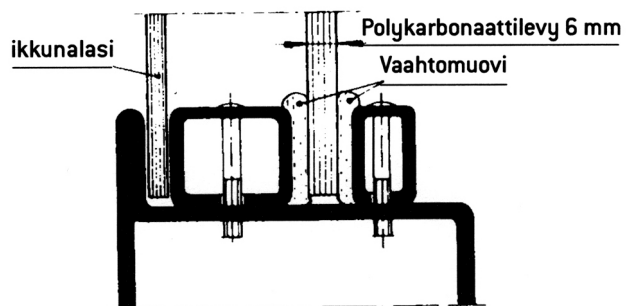


Figure 27 Exterior steel mesh for shop windows

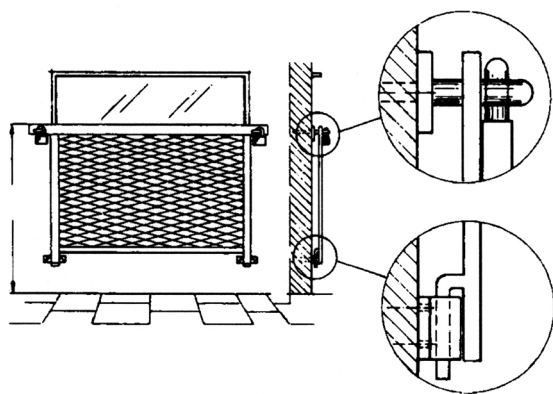
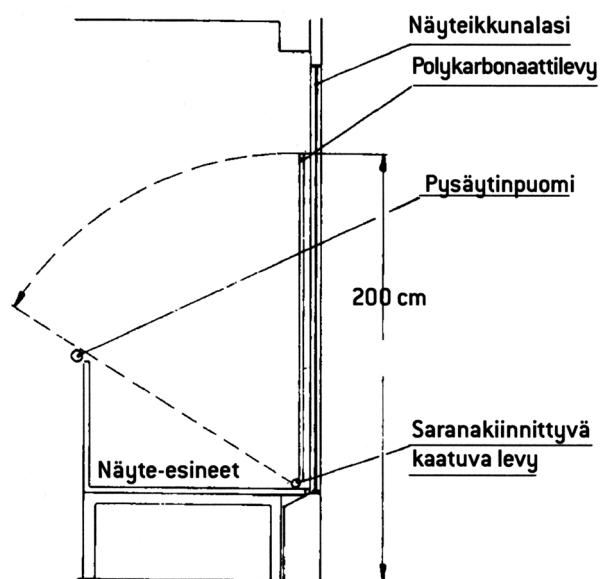


Figure 28 Interior polycarbonate sheet for shop windows



Pohjola Insurance Ltd, Business ID 1458359-3

Helsinki, Gebhardinaukio 1, 00013 OP, Finland

Domicile: Helsinki, main line of business: insurance

Regulatory authority: Financial Supervisory Authority, www.fiva.fi

