



Fire extinguishing system for vehicles and working machines

Safety regulations, effective as of 1 June 2025

1 Purpose

These safety regulations present requirements for the fire extinguishing equipment of vehicles and working machines. They also include a general description on the need for and operation of a fully automatic fire extinguishing system and provide information about companies selling fully automatic fire extinguishing systems approved by Pohjola Insurance.

If a vehicle or working machine is used in a particularly fire-hazardous environment or it is used for handling fire-hazardous material, it must be equipped with a fixed and fully automatic fire extinguishing system as described herein.

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 their 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 When must a fully automatic fire extinguishing system be installed?

Installing a fully automatic fire extinguishing system may be a requirement for being granted insurance if the vehicle is used in an environment carrying a high fire risk or if the vehicle or working machine is used for an activity that carries a high fire risk or in underground operations (indoors).

Examples of environments with a high fire risk include forests, sawmills, timber storage, waste-to-energy plants, peat processing areas, joinery workshops, cereal, animal feed and chemical plants, paper industry plants, mines, tunnels, shafts and quarries.

Examples of materials posing a fire hazard include wood chips, sawdust, peat, timber, waste used to create energy, paper, cereal, animal feed and oil products. A typical example of a vehicle with a higher fire risk is a wood grinder fitted on a chassis or towed in a trailer, a forest tractor, a

farm tractor used to extract peat, or a soil tilling machine used on a peat bog.

A fixed fully automatic fire extinguishing system is always required for certain vehicle types. With certain vehicle types, or if the vehicle is used in an environment that has a higher fire risk, the requirement for a fully automatic fire extinguishing system is determined on a case-by-case basis.

If the working machine is not equipped with a functional automatic fire extinguishing system approved by the insurance company and maintained in accordance with the manufacturer's instructions, as well as being inspected at least once a year, an additional deductible of 25% will be deducted in addition to the deductible specified in the insurance policy. Maintenance documents must be saved, and they must be presented at the insurance company's request.

4 Fire extinguishing system requirements

The following explains how the installation of a fully automatic fire extinguishing system may be considered a requirement to be granted insurance, based on the vehicle type or what kind of environment the vehicle is used.

Choppers, crushers

A chopper is a working machine that crushes or tears up timber products or other waste used to create energy. The regulations apply both to units that have their own drive engine and those that require external transportation. Once it detects a fire, the fire extinguishing system sounds an alarm and at the same time shuts off the engine and the electric and fuel system, and releases the extinguishing agent. The amount of extinguishing agent must be at least 6 litres per cubic metre to be protected.

The machine must also be equipped with four 34A233B hand-held fire extinguishers which must be reachable from ground level.

Waste processing machines

Machines/vehicles primarily used for compressing waste. The fire extinguishing system will sound an alarm when it detects a fire and will release the extinguishing agent.

The amount of extinguishing agent must be at least 3 litres per cubic metre to be protected. The machine must be equipped with two 34A233B hand-held fire extinguishers which must be reachable from ground level.

Also, other types of working machines that are used for working on a peat extraction site must be equipped with a fixed automatic fire extinguishing system. The fire extinguishing system will sound an alarm when it detects a fire and will release the extinguishing agent. The amount of extinguishing agent must be at least 3 litres per cubic metre to be protected. The machine must be equipped with two 34A233B hand-held fire extinguishers which must be reachable from ground level.

Peat extraction machine

A peat extraction machine is a machine or vehicle that extracts or processes peat. The fire extinguishing system will sound an alarm when it detects a fire and will release the extinguishing agent.

The amount of extinguishing agent must be at least 3 litres per cubic metre to be protected. The machine must be equipped with two 34A233B hand-held fire extinguishers which must be reachable from ground level.

Forest machine

A working machine that processes trees. The fire extinguishing system will sound an alarm when it detects a fire and will release the extinguishing agent.

The amount of extinguishing agent must be at least 3 litres per cubic metre to be protected. The machine must be equipped with two 34A233B hand-held fire extinguishers which must be reachable from ground level.

5 Approved fire extinguishing system

Fire extinguishing system manufacturers approved by Pohjola Insurance and installation and maintenance companies approved by manufacturers are available at <https://www.op.fi/en/corporate-customers/insurance/motor-vehicle-and-cargo-insurance/fire-safety-guidelines-for-working-machines>.

These fire extinguishing systems fulfil, in terms of technical implementation, quality and functions, the requirements set by Pohjola Insurance and certain Nordic standards. Additionally, the operation of the fire extinguishing systems has been tested in an accredited test laboratory.

Certificate of installation of the fire extinguishing system

Installation is certified by a risk analysis and installation certificate. The vehicle holder must also have a maintenance programme in place for the fire extinguishing system, and maintenance documents must be saved. Hand-held fire extinguishers must be inspected at least once a year.

Operation of the fire extinguishing system in practice

The purpose of the fire extinguishing system is, if fire breaks out, to warn the environment and to put out the fire in the premises provided with fire protection in which the vehicle or working machine operates.

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