

Safety regulations for daily fire prevention, S411

Your responsibility to prevent damage, valid as of 1 January 2025

Your business has an obligation to prevent damage.

In these safety regulations, we explain what your business must do and take into consideration to prevent electric fires.

① Read these regulations carefully. If you do not comply with the regulations, we may reduce or deny your insurance compensation.

These safety regulations are part of your insurance contract

Your insurance contract consists of the policy document, insurance terms and conditions, safety regulations and the general contract terms and conditions.

The policy document lists your company's insurance policies and the terms and conditions applicable to them.

The insurance terms and conditions describe the terms under which your property is insured.

The safety regulations describe your company's obligations to prevent damage.

The general contract terms and conditions list terms that apply to all insurance policies issued by Pohjola Insurance.

We interpret the policy document, insurance terms and conditions, safety regulations and general contract terms and conditions as a whole.



Policy document



Insurance terms and conditions



Safety regulations
This document



General contract terms and conditions

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1 Purpose of the safety regulations: prevention of fire damage

The purpose of these safety regulations is to prevent fire damage. These safety regulations set out the requirements for daily fire safety.

Your business has an obligation to ensure that

- ✓ the safety regulations are followed in all activities carried out by the policyholder or its equivalent
- ✓ Those responsible for performing the work are familiar with the contents of the safety regulations.
- ✓ when operation in an existing building changes, the building's suitability for the operation and matters related to protection are reassessed.

❗ In the planning, acquisition and implementation of fire safety, you must comply with rescue and construction legislation, as well as building regulations and good construction practices.

Each person is responsible for following the official regulations and instructions on fire safety. Take care to avoid causing fires or other accidents and damage.

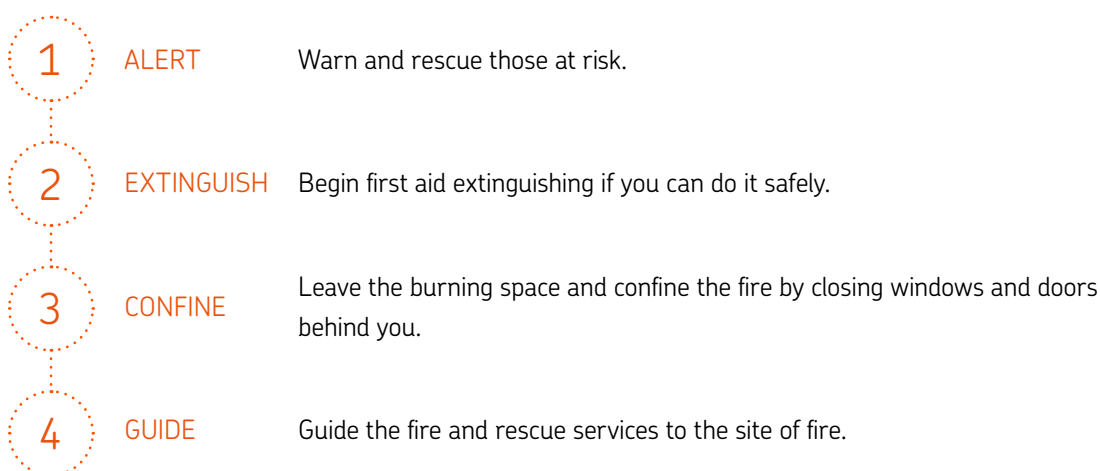
Fire safety precautions are part of companies' normal daily operations. Management and employees are obliged to comply with the given safety instructions and orders. The business' person responsible must monitor that these come true in relation to fire safety as well. Business management is responsible for providing the necessary resources to maintain fire safety.

Anyone who notices a fire or discovers that a fire has broken out and is unable to immediately extinguish it has the responsibility to

- ✓ notify those in danger without delay,
- ✓ report the emergency and
- ✓ take rescue measures to the best of their ability.

This also applies to other accidents.

2 The main first measures in the event of fire



In addition:

- ✓ **Close** the vents of gas bottles and move them away from the area under fire risk, provided that it is safe to move them.
- ✓ **Do not extinguish** a bitumen boiler with water. You can only extinguish a bitumen boiler with powder or by smothering.

ⓘ The owner and holder, as well as the operator, of a building must ensure that the building, construction and its surroundings are kept in such a state that catching fire, arson or the spread of fire does not present a significant risk.

3 Ensure good organisation and cleaning

- ✓ **Keep** routes and emergency access roads for emergency vehicles passable and unobstructed.
- ✓ **Do not park** vehicles or place other objects on emergency access roads.
- ✓ **Mark** the escape routes and passages.
- ✓ **Keep** any flammable waste in lidded bins that are emptied at the waste collection points reserved for them.
- ✓ **Clear** the air vents, cable racks, passages and other facilities from easily flammable material such as dust.
- ✓ **Do not store** or **keep** any flammable material in a loading bay.

4 Follow these steps to prevent fire damage

Safety inspections

ⓘ Perform internal fire and safety inspections at least once a year and fix any detected issues immediately

- ✓ **Observe** safety matters on all levels. Fire safety and maintaining it are part of the safety culture of your business.
- ✓ **Check and update** the statutory rescue plan when matters affecting its content change, and at least once a year.
- ✓ **Inform** the company's personnel of the rescue plan, as well as others working at the property and the residents of a housing property.
- ✓ Always **keep** the rescue plan in a visible place for the users of the building.

Prevention of arson

- ✓ **Lock** the attics, basements and other common areas of the building so that unauthorised people cannot access them.
- ✓ **Do not store** any goods on an escape route or the passageways to attics, basements or storages.
- ✓ **Place** waste bin shelters away from the buildings and parking spaces in separate fire compartments in accordance with Table 1.

If the property has no fire compartmentation, waste bins and other flammable material must be placed within a safe distance from the eaves in accordance with Table 1 next page.

Table 1: *Safety distances of waste bins and other flammable material from the eaves*

Property	Distance from the eaves	Our recommendation
One waste bin	4 metres	Separate waste bin shelter
Two waste bins or more	6 metres	Separate waste bin shelter
Loading pallets and inter-changeable pallets	8 metres	Separate waste bin shelter
Tyres	8 metres	Separate storage space or tyre storage
Waste shelter	8 metres	Separate waste bin shelter
Deep waste collection, such as Molok	8 metres	
Timber, sawdust and wood chip silos, bark storages	10 metres	

- ✓ **Make fire compartments** for the property in accordance with EI30 if the minimum distance requirements set out in the table are not met.
- ✓ **Make a fire compartment** of the waste shelter and the wall and eaves next to the garage or carport.

Structural fire prevention

- ✓ **Ensure** that the compartment doors are self-closing and self-latching. If the doors are normally kept open, make sure they have equipment that closes them if a fire breaks out.
- ✗ **Do not weaken** the compartment wall with unnecessary holes or lead-throughs.

Lead-throughs

- ✓ **Ensure** that only the necessary pipes, chases, channels, cables and flues, as well as lead-throughs required by conveyors, are fed through the separating structural element. These may not significantly impair the compartmentation of the structural element.
- ✓ **Use** only reliable CE-marked and type approved pastes for sealing the lead-throughs.

ⓘ The property owner or holder is responsible for arranging sweeping. The chimney sweep must have a chimney sweep's vocational qualification.

Flues

- ✓ **Arrange** sweeping in accordance with the regulations and have any detected defects immediately repaired.

Table 2: Fireplaces and flues must be swept at the following intervals:

Fuel quality/purpose of use	Regular sweeping
Fireplaces and flues that work with solid fuel or most fuels	Once a year
Fireplaces and flues that burn solid fuel in holiday homes that are used all year round	Once a year
Oil-heated fireplaces and their flues	Once a year
Fireplaces and flues of holiday homes that are not used all year round	Once in three years

Firefighting equipment, fire detection and fire extinguishing systems and smoke ventilation equipment

❗ Fire detection and extinguishing systems can only be installed and maintained by businesses included in the register of the Finnish Safety and Chemicals Agency (Tukes) that have an employee in charge who is qualified to perform the work.

- ✓ **Ensure** that the systems have a maintenance plan.
- ✓ **Ensure** that maintenance and repair are organised according to the maintenance manual of each piece of equipment to ensure that the equipment fulfils its requirements throughout its life.

Automatic fire alarm system

- ✓ **Ensure** that the monthly tests are performed on time and recorded in the journal.
- ✓ **Order** a checkup for the fire alarm system every three years.

Automatic fire-extinguishing system

- ✓ **Ensure** that the monthly tests are performed on time and recorded in the journal.
- ✓ **Order** a checkup for the fire-extinguishing system every two years.

Hand-held fire extinguishers

- ✓ **Ensure** that there is at least one hand-held fire extinguisher for each new 300 m² of floor area or each storey.
- ✓ **Ensure** that the hand-held indoor fire extinguishers are checked every other year.
- ✓ **Ensure** that the hand-held fire extinguishers that are outdoors or in facilities vulnerable to shaking are checked every year.
- ✓ **Ensure** that the fire-extinguishing agent is suitable for putting out fires in the facility in question.
- ✓ **Keep** the areas in front of hand-held extinguishers clear.

Hose reels

- ✓ **Ensure** that the hose reels are checked annually and tested for pressure every five years.
- ✓ **Keep** the areas in front of hose reels clear.
- ✓ **Ensure** that the hose reel reaches the area that needs protecting in the facility in question.
- ✓ **Equip** the space with a hose reel with an appropriate hand-held fire extinguisher as well.

Flammable liquids and gases and hazardous substances

- ✓ **Comply** with the current official regulations in the handling, storage and keeping of flammable liquids and gases, as well as hazardous substances.
- ✓ **Ensure** that unauthorised people have no access to flammable liquids and gases or hazardous substances.
- ✓ **Make sure** that the flammable liquids and gases or hazardous substances pose no danger to people or the environment.
- ✓ **Collect** products that may heat up or even spontaneously combust with oxygen and the absorbed substance into separate lidded metal containers (maximum 50-litre containers). These products include rags, fabrics and clothes. Never sort these products with regular waste.
- ✓ **Mark** all storage containers with product labelling if you transfer flammable liquids or chemicals into unmarked containers.
- ✓ **Equip** drains with cut-off valves so that no flammable liquid or gas or hazardous substance can leak into the sewers through them.
- ✓ **Install** an appropriately high threshold on the doorway so that no liquid spilled from a container tipping over can escape the facility.
- ✓ **Fix** gas bottles so that they cannot tip over.
- ✗ **Do not light** an open fire or smoke cigarettes in the facilities for storing the above substances or when handling them.

Storage

- ✓ **Ensure** that the flammable liquids and gases, as well as hazardous substances in the storage facility, can be collected or made harmless in the event of an accident.
- ✓ **Store** flammable liquids and hazardous substances in a separate ventilated storage space that has fire compartmentation.
- ✓ **Mark** the facilities for storing flammable liquids and gases, as well as hazardous substances.
- ✓ **Place** the flammable liquids and gases or hazardous substances in different spill trays.
- ✓ **Make** sure that the possible drains in the storage facility lead to a collecting basin.
- ✓ **Keep** flammable liquids and gases, as well as hazardous substances, apart from each other if their combined reaction can cause
 - fire,
 - an explosion,
 - a significant increase in temperature,
 - a development of hazardous gases or
 - a formation of unstable substances.
- ✗ **Do not store** liquefied gas bottles below the ground – for example, in a basement or excavation.

ATEX – Explosive atmospheres

What is an explosive atmosphere?

In an explosive atmosphere, flammable gas, fog, steam or dust can cause an explosive mixture of air with normal-pressure air.

Explosive atmospheres are mainly found in connection with handling flammable liquids, gases and dust.

These handling situations happen in:

- energy production,
- chemical, medical, food, and wood processing industries and
- usually in the preparation, processing or storage of flammable liquids or gases.

ATEX explosion protection document

The explosion protection document is based on

- danger assessments concerning the substances handled at the site and their properties,
- safety inspections and
- instructions on the handling and storage of chemicals, as well as fire safety.

These obligations concern the employer and entrepreneurs as applicable:

- ✓ **Assess** the danger of explosion and **prepare** an explosion protection document based on the assessment if the work may include dangers caused by explosive mixtures of air.

ATEX – Electrical equipment for potentially explosive atmospheres

- ✓ **Ensure** that the electrical equipment and protection systems used in the potentially explosive atmosphere fulfil the health and safety requirements and the demands laid down in the ATEX directives.

TUKES provides additional information on ATEX legislation and equipment compliance.

Electrical equipment and installations

⚠ Electrical equipment and installations must fulfil electrical safety regulations, and regular inspections, maintenance and cleaning must be carried out in accordance with regulations.

- ✓ **Follow** the safety regulations for the prevention of electric fires, S331.
- ✓ **Make sure** that the electrical equipment is maintained and cleaned in accordance with the manufacturer's instructions.
- ✓ **Repair** any faults and defects in the equipment without delay. Do not use the equipment before it is repaired.
- ✓ **When charging batteries**, hybrid vehicles, electric vehicles and similar products, only use charging cables approved by the product manufacturer
- ✓ **Keep** electric motors dry and clean.
- ✓ **Keep** the motor's cooling air vents clear to ensure proper ventilation.
- ✓ **Ensure** that the electrical appliances not in use after working hours are switched off. Install a timer or time switch on the electrical equipment if necessary
- ✓ **Check** the earth connection of the lightning protection every five years and after every lightning that has struck the building.
- ✗ **Do not charge** electric forklifts or work machines or devices in the vicinity of flammable materials. The minimum safety distance is 2 metres.
- ✗ **Do not attach** electrical equipment to a wall that contains flammable insulation. You can attach electrical equipment to the wall if there is a fire-resistant protective sheet between them.

- ✗ **Do not daisy-chain** connecting cables or extension cords to charge batteries, hybrid vehicles, electric vehicles or similar products.

Lamps with a hot surface, such as halogen lamps or gas discharge lamps

ⓘ We recommend using low surface temperature lamps such as LED lamps or fluorescent lamps with an electronic choke.

- ✓ **Pay special attention** to the placement of lamps with a hot surface.
- ✓ **Prevent** such lamps from tipping over and/or falling.
- ✓ **Equip** the lamp part with a shield designed for it that prevents materials from getting too close to the hot surface.
- ✓ **Equip** magnetic fluorescent lamps with a separate safety starter. This type of lamp can quickly heat up to 200 degrees when in a bad condition and cause a fire hazard.
- ✗ **Do not place or store** items near the lamp. Stored items must be kept at a distance of 0.5 metres from a lamp with a hot surface.

Heating equipment

- ✓ **Follow** the safety distances and operating instructions of heating equipment.
- ✗ **Do not place** any flammable substances near heating equipment.

Temporary heating equipment

- ✓ **Pay particular attention** to the fire safety and placement of temporary heating equipment.
- ✓ **Do not use** temporary heating equipment to provide continuous heating.

Electric heaters

- ✓ **Make sure** that the electric heaters fulfil electrical safety requirements.
- ✓ **Install** permanent electric heaters fixedly.
- ✗ **Avoid using** radiant heaters with an open structure in factories and storage rooms.
- ✗ **Do not cover** electric heaters.
- ✗ **Do not dry** clothes or other flammable materials above electric heaters.

Construction, repair and installation sites

ⓘ Fire safety supervision must be particularly good on construction, repair and installation sites due to the high fire risk.

- ✓ **Follow** the safety regulations for hot work, S621.

Hot work refers to work that presents a fire hazard, creates sparks, or uses a flame or other heat. These include arc and gas welding, gas soldering, hot air blowing, flame-cutting and metal abrasion and cutting with a disc cutter.

- ✓ **Follow** the safety regulations for construction and renovation work, S450, in construction, repair and installation work.
- ✓ **Take care** of the condition of a construction site's electric and heating equipment continuously.

- ✓ **Remove** any rubbish, packaging materials and other unnecessary and flammable materials daily. Take them to their respective collection points that have been placed safely in relation to fire or arson hazards.
- ✓ **Keep** the site's access routes in good condition and clear to allow people out of the building and to let the fire brigade do its work.
- ✓ **Teach** the construction site's fire safety arrangements and alarm instructions to the personnel.

ⓘ The fire safety of storage depends on the fire hazardousness, storage method and protection level of the material, and the compartmentation, size and structures of the storage room.

Fire-safe storage

- ✓ **Keep** only the goods and materials necessary for running the daily business in production facilities.
- ✓ **Acknowledge** the manufacturers' instructions when determining the safety distances.
- ✗ **Do not store** goods in production facilities.
- ✗ **Do not store** goods near hot surfaces, lamps and other ignition sources.

Parking and storing vehicles

- ✓ **Keep** and **store** vehicles in the facilities that have been approved as vehicle shelters in the building permit.
- ✓ **Make sure** that the vehicles are parked only in the designated parking spots.

Fire-safe loading of forklift trucks

- ✓ **Designate** a well-ventilated battery charging station for electric forklift trucks to minimise the risk caused by the nitrogen gas.
- ✗ **Do not store** flammable materials closer than two metres to a charging area, or above it.

The best place for loading is a separate loading room with fire compartmentation and ventilation.

- ✓ **Keep** forklift trucks run by internal combustion engines outdoors or in a motor vehicle shelter equipped with fire compartmentation.
- ✓ **Equip** forklift trucks with a two-kilogram hand-held fire extinguisher
- ✓ **Ensure** that the immediate vicinity of a charging area contains a sufficiently large extinguisher suitable for electrical fires: at least a hand-held fire extinguisher of the type 43 A 233 BC (6 kg) or the type 89 B class (5 kg) CO2 extinguisher.

ⓘ Smoking is only allowed in designated fire-safe areas.

Preventing smoking-related fires

- ✓ Mark the smoking areas clearly.
- ✓ Make sure that the smoking areas have fire-safe ashtrays that are emptied regularly.

Fire-safe use of sauna stoves

- ✓ Ensure the safety distances specified for sauna stoves in the installation instructions.
- ✗ Do not dry any flammable material in a sauna, such as clothes.

By following these regulations, you ensure the daily fire safety and avoid unpleasant surprises in the event of an insurance claim.

Thank you for taking the time to read these safety regulations!

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