

Safety regulations for the prevention of property damage, S480

Your obligation to prevent property damage, valid as of 1 January 2024

Welcome to read these safety regulations!

In these safety regulations, we explain what actions and preventive measures your business must take in consideration to prevent property damage.

ⓘ Read the 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 by which your property is insured.

These **safety regulations** describe your obligations to prevent damage.

Pohjola Insurance's general contract terms and conditions contain general provisions related to your 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 property damage

The purpose of these safety regulations is to prevent property damage losses. These safety regulations are applicable to your business's machinery and equipment, roof structures, and the back-up of your business data.

After reading these regulations, you will be able to

- safely maintain your machinery and equipment,
- protect your roof structures from heavy snow loads and safely clear the roof of snow, and
- safely store your important business data and back-ups.

Your business has an obligation to ensure that

- these safety regulations are observed in all activities performed by the policyholder, insured persons, and parties comparable to insured persons, and
- the property owner and employees responsible for the performance of work tasks are familiar with these safety regulations.

2 Your obligation to prevent property damage

Machinery and equipment maintenance and use

ⓘ Machinery and equipment must be serviced and used in accordance with the instructions provided by the manufacturer, importer, or seller.

- ✓ **Conduct** mandatory regular inspections as mandated by the authorities.
- ✓ **Resolve** any issues identified during the inspections without delay.
- ✓ **Ensure** the functionality of the ventilation and cooling systems of all machinery and equipment to prevent overheating.
- ✓ **Ensure** the **cleanliness** of ventilation channels.

Important points regarding refrigeration equipment

- ✓ **Enlist** a specialist maintenance and repair service, approved by the Finnish Safety and Chemicals Agency (TUKES), for your refrigeration equipment.
- ✓ **Keep** an inspection and maintenance log in which all replaced components are recorded.
- ✓ **Test** alarm devices in conjunction with the maintenance, repair, or modification of refrigeration equipment.

If your refrigeration facilities and equipment run on an external refrigerating machine

- ✓ **Equip** your machines with a temperature alarm system that transfers the alarm to an on-call service (e.g. a property security service) in case there is no personnel present.
 - In case of an alarm, the responder must initiate predetermined measures to prevent damage.

Protection of roof structures from heavy snow loads, clearing snow from roofs

- ⓘ The property owner or occupant must ensure that any snow or ice accumulating on the roof of the property is removed if the weight of the snow poses a risk to the roof structure's bearing capacity, or results in some other hazard.

- ✓ **Remove** any snow and ice in a way that does not create a falling hazard or compromise the bearing capacity of the roof structures.

Secure storage and back-up of business data

- ⓘ Keep your information systems, software, and documentation up to date and regularly back up all data that is crucial to the continuity of your business operations.

- ✓ **Back up** any updated information and software daily, and all files once a week at the minimum.

Secure storage of back-ups and software

- ✓ **Store** your back-ups and the IDs related to the installation of the original files and software in locked data security boxes housed in separate fire cells or separate buildings.
- ✓ **If you store** your back-ups in the same fire cell as the original data and software, store the back-ups in a data security box that remains fireproof for a minimum of 60 minutes.
- ✓ **Test** the recovery of your back-ups monthly and ensure the feasibility of data recovery.
- ✓ **Ensure** that any third-party service providers also implement back-ups according to these safety regulations if back-ups are included in an external ICT service agreement.

By following these regulations, you will ensure your property is safe 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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