



Safe regulation

Safety regulation S854, valid as of 1 April 2020

1 Purpose

The purpose of this regulation is to provide the policyholder with information on the type of safe best suitable for the policyholder's purpose of use. A safe refers to a valuables storage unit tested and approved according to Standard SFS-EN 1143-1, as proof of which a certificate has been issued by a certification body and a label provided by the manufacturer on the inside of the door. A model of the label is provided at the end of this safety regulation.

2 Purpose of use

A safe is intended for the safe storage of money, securities, certificates of deposit and other valuables easily convertible to cash. A safe provides protection against burglary. If the property stored in the safe is paper, we recommend a safe that in addition to burglary protection provides a minimum of 60 minutes' protection from fire (P) for paper according to the NT Fire 017 testing method or Standard EN 15659.

If the valuables stored are saved on data media, we recommend a safe with a separate data security locker (DIS) tested according to Standard SFS-EN 1047-1 or NT Fire 017 and providing a minimum of 60 minutes' protection from fire for the stored material. A fireproof cabinet is only intended for protecting property against fire.

Fireproof cabinets are usually divided into document cabinets, which are intended for the storage of paper, and data cabinets that have been tested according to Standard SFS-EN 1047-1 and are intended for the storage of data media. A time-delayed cabinet and locker are intended to protect money against robbery and confiscation during the shop's opening hours. The cabinet's opening delay must be sufficient (2-10 minutes), depending on the company's field of business, environment and operating methods. Equipment with a delay function is not intended for storing money, nor do they fulfil the breaking strength requirements placed on safes.

A safe provided with a depositing slot, night depository or corresponding storage item must be tested in accordance with Standard SFS-EN 1143-2. Classification and storage amounts according to Section 5.

3 Location and attachment

The safe must be placed in a space used by the policyholder in such a manner that it cannot be detected by outsiders. The safe must always be carefully mounted on the floor or wall in accordance with the manufacturer's instructions.

4 Keys and number combinations

The keys of the safe or its lock number combination may not be kept in the same place as the safe when the premises are not occupied. The key or the lock number combination is given to appointed persons against acknowledgement.

5 Storage classes and burglary alarm system

Storage classes and the burglary alarm system will be implemented in accordance with the table below:

Maximum amount stored, EUR	SFS-EN 1143-1	Burglary alarm system
10,000	I	-
30,000	II	Level 2
60,000	III	Level 3 + target surveillance
120,000	IV	Level 3 + target surveillance
200,000 ->	V ->	Level 3 + target surveillance

According to Standard SFS-EN 1143-1, products tested and approved for Classes VI - XII are prefabricated vaults. Their use and the value of the property stored in them should be agreed separately between the policyholder and the insurer.

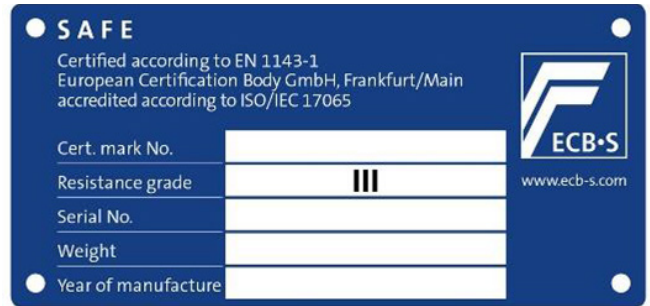
Example

EUR 25,000 of cash is stored in a shop. According to the table, the premises must be provided with a safe of Class E II, and the space where the safe is situated must be equipped with a Level 2 burglary alarm system.

Example

EUR 34,000 of cash is stored in a household appliance shop. According to the table, the premises must be provided with a safe of Class E III, and the space where the safe is situated must be equipped with a Level 3 burglary alarm system. The safe must be provided with a point detector. A burglary tested safe at least of Class E I, which also provides a minimum of 60 minutes' protection from fire for paper, is recommended for households.

Model of a label through which the manufacturer indicates compliance



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