



Road transports

Safety Regulation S956, valid as of 1 April 2020

1 Purpose

These safety regulations constitute part of the insurance contract and supplement the actual insurance terms and conditions. These safety regulations include regulations and advice which, provided that they are complied with, may prevent loss and damage from occurring and diminish their volume.

2 Obligation to comply with safety regulations

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.

As an exception to clause 8 of the General Terms of the Contract and Section 33 (identification) of the Insurance Contracts Act, these safety regulations apply not only to the policyholder and the insured but also to the person on whose behalf the policyholder or the insured is liable.

3 Registration and inspection of vehicles used for transport

Vehicles must be in a condition required by the legislation, decrees and official instructions issued on road traffic and in effect in the country of registration, and vehicles must be approved for use.

4 Load handling equipment

Forklifts, cranes and other machine-driven or manually operated load handling equipment must be maintained in accordance with the importer's instructions.

When using forklifts, cranes or other machines in load handling, maximum values specified for them must not be exceeded, and their lift control automation must be switched on. If these machines are used in public traffic, they must meet the same requirements as are set for vehicles that are used for transport.

Both permanent and temporary drivers who use such machines must possess sufficient familiarity in their handling. Drivers of load handling equipment must meet all the requirement set for drivers by the authorities.

5 Cargo space

Vehicles with an integrally mounted or a replaceable cargo space must meet all the special requirements set for each transport operation. These requirements include tightness, cleanliness, the suitability of the cargo space for temperature-regulated transports, sufficient capacity of the temperature regulator with regard to the volume of the cargo space and the cargo to be transported, and the functionality of the temperature monitoring equipment required for thermal transports.

The number and strength of the load lashing anchor points must be sufficient for lashing the load in accordance with the instructions issued by the Ministry of Transport and Communication.

Lashing equipment for containers and cargo space must be intact, properly maintained and operational.

6 Loading

Loading is allowed only in an intact cargo space that has undergone an overhaul and that meets the requirements set for the cargo to be loaded.

Before undertaking loading of liquids and other bulk goods, it must be ensured that the equipment, pipes, pumps and similar devices needed for loading and unloading are clean.

When loading, the consignment note and other documents must be compared with the goods to be loaded. If this is impossible, a reservation regarding the issue must be entered in the consignment note.

If damage is detected in the goods to be transported, a note regarding the issue must be entered in the consignment note.

Prohibition regarding mixed loading of dangerous substances must be observed. Unhygienic or toxic goods, or goods presenting a risk of infection, must not be loaded together with foodstuffs or other similar goods in the same cargo space.

Temperature-regulated goods must be at the temperature required by transport before they are loaded.

The carrier must take sufficient precautions to ensure that the consignor provides him/her with all the instructions and documents that the safe completion of the transport requires (particularly those regarding hazardous substances.)

When the carrier undertakes to transport a load loaded by the consignor or a party other than the carrier him/herself, he/she must take sufficient measures to ensure that the loading has been carried out in a safe manner and meets the requirements of traffic safety.

If it can be assumed that the goods intended for transport will not withstand the inevitable stress of transports, a note of this must be entered in the consignment note in order to enable the transport foreman or consignor to clarify and rectify the situation.

7 Transport

The carrier must possess valid driving authorisations.

The carrier must observe instructions and regulations issued by the authorities (in particular, those stating that it is prohibited to drive while intoxicated, ill or tired.)

All the authorisations and other documents required for putting a vehicle on the road must be available in the vehicle while it is in traffic. The transport of hazardous substances additionally requires that the necessary tools, lamps, marking equipment, extinguishers and absorbents are available in the vehicle.

The vehicle must be marked appropriately when used to transport hazardous substances, special loads or when the load exceeds the dimensions of the vehicle.

In connection with special transports, warning vehicles including escort vehicles monitoring the transport must be used, if the regulations so require. Authorities must be provided with notifications of the transport referred to in the special permit. Only such routes that have been identified in the transport permit may be used for the transport.

The carrier is obligated to monitor the cargo during transport, immediately correcting any defects in the lashing or covering of the cargo before driving any further.

Should the vehicle or the cargo space become damaged, the goods being transported must be placed in an appropriate temporary storage, ensuring that the transport can be continued after a minimum of delay.

Should the vehicle have an accident, become damaged, the carrier fall ill or the transport suffer any similar problem, an individual holding a supervisory position at the central office and the consignor of the cargo must be notified of the interruption without delay.

8 Checking the insurance of the performing carrier

According to Section 10 of the Road Transport Act, the carrier is responsible for the services that it supplies and for the conduct of the individuals in its employment, such as their action or negligence, in the accomplishment of their functions.

The policyholder is obligated to check that the transport company acting on behalf of the policyholder, as prescribed in Section 10 of the Road Transport Agreement Act, or the transport company engaged in a transport operation in which the cargo is transported by several carriers in sequence, as referred to in Chapter 10 of the Road Transport Agreement Act, has taken out a road transport liability insurance policy or a corresponding insurance covering the liability referred to in the Road Transport Agreement Act or in the Convention on the Contract for the International Carriage of Goods by Road (CMR).

The validity of such an insurance is checked by the policyholder obligating the transport company to request its own insurance company to submit a confirmation in writing of the validity of the insurance to the policyholder.

Such a confirmation must include all the essential details regarding the insurance, including the name of the insurance or insurance line, insurance period, territorial scope of the insurance, and the terms and conditions applied.

Before assigning cargo for transporting to a transport company, the policyholder is obligated to check the insurance confirmation of the transport company in question in order to ensure that the insurance period entered in the confirmation is valid.

If the insurance period is invalid, the policyholder is obligated to obtain a new confirmation of the validity of the insurance and check it for the above-mentioned details.

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