



# Other safety regulations for property

Safety Regulation S480, valid as of 1 April 2020

## 1 Purpose

The purpose of these safety regulations is to reduce property damage. Provided that the regulations are complied with, they may prevent loss and damage from occurring and diminish their volume.

## 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 its provisions. If the safety regulations are not complied with, compensation may be reduced or completely denied in accordance with the Insurance Contracts Act. The policyholder and the insured must ensure that the property holder or those responsible for work performance are familiar with the contents of these safety regulations.

## 3 Machinery and equipment

Machinery and equipment must be serviced and used in accordance with the instructions supplied by the manufacturer, importer or seller. Regular inspections required by the authorities must be performed on the machinery and equipment, and any defects repaired immediately.

The ventilation grilles and cooling ribs of electric motors must be kept clean to prevent overheating.

### 3.1 Refrigeration equipment

Refrigeration equipment must be serviced in accordance with the servicing programme of the manufacturer, importer or seller by a maintenance and repair shop specialised in refrigeration equipment registered by the Finnish Safety and Chemicals Agency (TUKES). A maintenance log in which replaced components must be recorded must be kept on inspections and maintenance of refrigeration equipment. Cold rooms and cabinets running on an external refrigeration device must be equipped with a temperature alarm system that, in the absence of personnel, transmits an alarm to a location with continuous on-call service (e.g. a security company). The recipient of an alarm must initiate predetermined measures to prevent damage. The functionality of alarm devices must be tested in conjunction with the maintenance, repair or conversion measures of refrigeration equipment.

## 4 Protection of roof structures from heavy snow load, and clearing snow from a roof

The owner or occupier of a property must ensure that snow and ice that have accumulated on a roof are removed if the weight of the snow poses risk to the roof structure's bearing capacity, or causes some other hazard. Snow and ice must be removed in such a way as not to cause danger from the snow falling or being cleared from the roof, whilst ensuring that the bearing capacity of the structures is not put at risk.

## 5 Prevention of IT damage and backup

Data that is the most relevant in terms of business continuity must be backed up. Any changed data and software must be backed up daily, with a full backup of all files to be performed at least once a week. Backups and the credentials used for installing the original files and software must be stored in such a way that they cannot be destroyed at the same time with any loss of software installed in the information systems and of file data. It is considered a safe method of storage if backups and software are kept in various fire compartments or in totally different buildings in locked data safes. If backups are stored in the same fire compartment, they must be kept in a locked data safe that provides a minimum of 60 minutes' protection from fire. Information systems, software and files must be kept up to date, so that the software and file backups can be recovered with reasonable effort into repaired or replaced hardware to the level that preceded the loss.

The policyholder must test backup recovery on a monthly basis and, at the same time, check that the backups work properly.

If IT services have been outsourced, data and software backup must be included in the service agreement at minimum in accordance with the above.

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