



Safety regulations for boats and boat retailing

Safety Regulation S476, valid as of 1 April 2020

1 Purpose

The purpose of these safety regulations is to reduce boat-related 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, the 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 Safety on water

A person below the age of 15 or without the ability or skills necessary to operate a motorboat may not operate a motorboat that is required to be registered. A person operating a motorboat must not be tired or ill. A boat must not be handed over to a person to operate without verifying his/her identity.

Any excess water must be pumped out of the boat. The boat manufacturer's engine power recommendation must be followed.

4 Measures to prevent theft and vandalism

A boat that is less than five metres long must be locked onto a fixed object when it is in the water or ashore, unless it is within a fenced and locked area or a guarded area. The motor must be fixed in position or locked in such a way that it cannot be removed without tools. Any equipment belonging to the boat must also be fixed in position in similar fashion. If a boat is left without supervision, it must be kept locked, and any portable equipment must be placed in a locked space inside the boat. If the boat's equipment or accessories have been moved to storage outside the insured boat, such storage places must be locked to prevent theft and burglary. Keys to the boat and its storage place may not be left or hidden on the boat or in

its transport equipment. The boat's keys must be kept in a locked storage place. The abovementioned storage places must be closed and locked in such a way that they cannot be entered without damaging the structures or locks of the storage space. When storing a boat on a trailer, the boat must be locked onto the trailer, and the trailer must also be locked with a locking system that prevents it from being moved unless it is stored within a fenced and locked area.

5 Fire safety

Official fire safety rules and regulations must be followed. The boat must be equipped with a hand-held fire extinguisher of at least class 8A68B or fire-fighting equipment compliant with the law. Any reserve fuel must be kept on the boat in containers specifically intended for fuel and approved by the relevant authorities. Install any fuel- or liquid gas-operated and other devices according to the instructions of the manufacturer and valid regulations and orders issued by the authorities.

No portable heating devices may be used on the boat without the presence of the user. The boat or the work area may not be heated with a device using an open flame or open resistance wires, or with a catalytic heater. Smoking and the use of open fire are forbidden in the boat shelter or inside the boat where inflammable fluids and materials are present. When performing hot work, a separate hot work instruction, S621, must be complied with.

6 Boat storage and transport

When the boat is not in use, it must be securely fastened and anchored. Furthermore, the boat must be kept empty of water. The boat must be stored ashore in such a manner that it cannot be damaged by waves, frost, movements of ice or a rise of one metre in the water level. Only equipment approved by the authorities may be used for launching, retrieving and transporting the boat. When a boat is stored ashore, it must be placed on boat storage stands or cradles in the correct position to prevent it from moving, falling over or being otherwise damaged. The boat storage stands or cradles must be appropriate for the purpose, sufficiently sturdy considering the size and weight of the boat, and in the appropriate condition. The boat shelter and tarpaulins must bear the stresses caused by weather. The condition of the boat, shelter and tarpaulins must be checked sufficiently often to ensure that no

further damage arises if they are damaged. Any snow and ice accumulating on the boat, shelter and tarpaulins must be removed. When using transport equipment to transport the boat, the insured must observe all valid regulations and orders issued by the authorities.

7 Other instructions

The instructions for use issued by the boat manufacturer, seller or importer must be observed.

Pohjola Insurance Ltd, Business ID: 1458359-3

Helsinki, Gebhardinaukio 1, 00013 OP, Finland

Domicile: Helsinki, main line of business: non-life insurance companies

Regulatory authority: Financial Supervisory Authority, finanssivalvonta.fi/en