

Safety regulations for the prevention of leakage damage, S460

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

Welcome to read these safety regulations!

In these safety regulations, we explain what your company must do and take into consideration to prevent damage due to water leakage.

⚠ 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 terms of contract 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 leakage damage

The purpose of these safety regulations is to prevent damage caused by leakage to the insured property, including buildings and movable property. The safety regulations describe the general requirements for the prevention of leakage damage.

Your business has an obligation to ensure that

- the safety regulations are followed in all activities carried out by the policyholder, insured persons or parties comparable to insured persons
- all persons responsible for the building and participating in property maintenance (such as the property manager and caretaker) are familiar with the safety regulations
- the owners and occupants of residential units are familiar with the safety regulations.

2 Your obligation to prevent leakage damage

Protection of buildings, structures and premises

⚠ Ensure sufficient heating of the building to prevent frost damage to water pipes, plumbing and HVAC equipment.

If the building is unused or unoccupied for more than two weeks:

- ✓ **Switch off** the pump for domestic water or
- ✓ **disconnect** the water supply to the building to prevent leakage damage caused by freezing.

If the above measures are not possible,

- ✓ **Inspect** the building at least once every two weeks.

If the building or a part of it is not heated during the cold months of the year:

- ✓ **Empty** the water pipes and HVAC equipment of water.
- ✓ **Close** the shut-off valve for the property's water supply on the exterior of the building.
- ✓ **Switch off** the pump for domestic water or
- ✓ **disconnect** the water supply to the building to prevent leakage damage caused by freezing.

Prevention of damage due to leakages in machinery, equipment and systems

⚠ Make sure that the water mains and sewer system connections of water-using equipment comply with the importer's, retailer's and authorities' regulations and instructions.

- ✓ Always **connect** machines and equipment (such as a washing machine or water cooler) to the water supply using a separate shut-off valve and pressure-resistant inlet hose.
- ✓ **Install** the washing machine outlet hose to the sewer system with a fixed installation.
- ✓ **Close** the shut-off valves of pressurised water pipes when the device is not in use.

- ✓ **Block** the water supply connection carefully with a stopper intended for this purpose when disconnecting a device from the water supply.
- ✓ **Ensure** that water cannot leak from the blocked hose when the tap or shut-off valve is opened.
- ✓ **Install** a waterproof leakage protection under devices connected to the water supply (such as a washing machine) during installation, replacement, maintenance or repair of the device if the device is located in a space without a floor drain or waterproof floor.
 - **Install** the leakage protection to channel any leaked water to be visible to allow any leaks to be detected before damage is caused.
- ✓ **Monitor** the condition of connections and pipes.

⚠ Correct any observed issues and shortcomings immediately.

Storage of movable property

⚠ Keep property to be sold or being stored that can be damaged by moisture at least 10 cm above the floor surface.

Inspection of pressure vessels and oil tanks

⚠ Always comply with instructions and regulations issued by the manufacturer, importer and the authorities for the installation, maintenance, repair, and use of pressure vessels and oil tanks.

- ✓ **Inspect** underground oil tanks and their pipes every five years and aboveground tanks every ten years unless the condition class determined in the inspection necessitates a shorter inspection interval.
- ✓ **Use** an inspection body accredited by the Finnish Safety and Chemicals Agency (TUKES) for inspections of oil tanks and pressure vessels.
- ✓ **Follow** the instructions given in the inspection.
- ✓ **Correct** any issues detected in the inspection without delay.
- ✓ **Store** the inspection report at least until the next inspection.
- ✗ **Do not store** unnecessary items on top of aboveground oil tanks.

⚠ Correct any issues and shortcomings detected in the oil tanks and their related piping and equipment and pressure vessels without delay.

Decommissioned oil tanks and other containers:

1. Remove the oil or other liquid.
2. Disconnect the inlet pipe and prevent the container from being refilled.
3. Ensure that the container does not pose a hazard or risk of accident..

ⓘ Monitor the condition of the property regularly. Correct any observed issues and shortcomings immediately.

- ✓ **Inspect** and **clean** the roof, roof outlets and rainwater channels during the snowless period of year in the spring and autumn.
- ✓ **Follow** the installation instructions issued by the manufacturer, importer and the authorities when installing equipment or structures on rooftops. The installation may not damage the roof covering or prevent rainwater and melt water from channelling to roof outlets or away from the roof covering.
- ✓ **Prevent** rainwater and melt water from entering the building by means of waterproofing and rainwater drainage systems.
 - Drainage systems include inclinations away from the building, open ditches and rainwater wells, and pumps on the property.
- ✓ **Inspect** the condition of subsurface drains and rainwater drainage systems at least annually and **repair** them when necessary.
- ✓ **Ensure** that the building's drain connection is equipped with a no-return valve whenever the building contains sewer drains located below the retention water level.
- ✓ **Follow** the mains connection regulations of the water utility company.
- ✓ **Ensure** that hand showers and bidet showers are installed so that they do not remain pressurised after use.
- ✓ **Disconnect** hoses connected to outdoor taps during the cold period of the year.
- ✓ **Ensure** that the tap is empty of water to prevent freezing.

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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