



Prevention of leak

Safety Regulation S460, valid as of 1 April 2020

1 Purpose

The purpose of these safety regulations is to prevent water leak damage. Following these regulations may prevent and mitigate loss or damage.

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 those responsible for performing the work are familiar with the contents of these safety regulations.

3 Safety measures for the prevention of leak damage

3.1 Buildings, constructions and their interior

In order to prevent frost and leakage damage to water pipes and HEPAC equipment, the building must be heated sufficiently. If a building is not heated at all during the cold season, all the water must be run out of the pipes and any heating, water supply and air conditioning equipment; the main valve outside the building closed; and the domestic water pump turned off or water supply to the building cut off by some other means, in order to ensure that freezing cannot cause leak damage to the building.

If a part of the building is not heated, the water pipes for the unheated and unused part of the building and its connected heating, water supply and air conditioning equipment must be drained, in order to ensure that freezing cannot cause leak damage to the building or equipment.

If the building is unused or vacant for longer than two weeks, the domestic water pump must be switched off or water supply to the building cut off by some other means. If, due to its purpose of use, the building is not under daily supervision (such as long-term storage) and water supply to the building is not cut off, checkup visits to the building must be made at least once every two weeks.

3.2 Machinery and equipment

The water mains and sewer system connections of water-using equipment must comply with the importer's, seller's and authorities' regulations and instructions. The

condition of connections and pipes must be monitored. Any detected flaws and shortcomings must be repaired immediately.

A device or equipment connected to the water mains (such as a washing machine) must always be connected by a separate cut-off valve and a pressure-proof supply hose. The cut-off valves of pressurised supply hoses must be closed whenever the device is not in use. When removing or disconnecting a device connected to the water mains, the water connection must be plugged to prevent leaking from the pipe when the faucet or shut-off valve is opened. The washing machine outlet hose should be fitted to the sewer system.

If a device connected to the water mains (such as a dishwasher) is located in a space without a floor drain or waterproof floor, a waterproof protective structure must be installed under the device before installation, upgrade, maintenance or repairs. The protective structure must be installed so as to channel any leaked water to be visible, in order to allow any leaks to be detected before damage is caused.

4 Storage of movable property

Property intended for sale or storage that may be damaged by moisture must be placed at least 10 cm off the floor surface.

5 Pressure vessels and oil tanks

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

Underground oil tanks and their pipes must be inspected every five years and aboveground tanks every ten years, unless the condition class determined in the inspection necessitates a shorter inspection interval. The above requirements may be waived if the inspections have been carried out in accordance with official regulations.

No unauthorised items may be stored on top of aboveground oil tanks.

Heating oil must be removed from tanks which are no longer in use, the equipment must be neutralised, and the feed connection must be removed.

Inspections of oil tanks and pressure vessels must be performed by an inspection body accredited by the Finnish Safety and Chemicals Agency (TUKES). Instructions issued

in the inspection must be followed and any detected shortcomings corrected without delay. The inspection report must be stored at least until the subsequent inspection.

Any flaws and shortcomings detected in the oil tanks and their related piping and equipment and pressure vessels must be corrected without delay.

6 Property maintenance

Roof covering, roof outlets and gutters must be inspected and cleaned if necessary during the snow-free months in the spring and autumn. Any detected shortcomings and flaws must be repaired immediately.

The installation method of rooftop equipment and structures must not damage the roof covering, or prevent rainwater and melt water from channelling to roof outlets or away from the roof covering.

Rainwater and meltwater, i.e. urban runoff, must be prevented from entering buildings by means of water insulation and runoff drainage methods, such as using landscaping to divert water away from buildings, as well as with ditches, French drains, runoff water gullies and pumping stations. Runoff water sewers and drains must be inspected at least once per year and serviced in order to prevent damage due to disrepair.

The building's drain connection must be equipped with a no-return valve whenever the building contains sewer drains located below the retention water level. In addition, the connection regulations of the water supplier must be followed.

Handheld and bidet showerheads may not be installed in a way that may cause the showerhead to remain pressurised after use.

Hoses connected to an outdoors faucet must be disconnected over the winter in order to prevent water from freezing in the hose or faucet.

The condition of the building must be monitored, and any flaws and shortcomings repaired without delay.

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

