

# Safety Regulations for Break-in Protection 3, S853

Your duties to prevent burglary damage, valid as of 1 January 2023

Welcome to read these safety regulations!

Your business has an obligation to prevent damage. In these safety regulations, we explain what your business must do and take into consideration to prevent burglary damage.

ⓘ 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.

The **safety regulations** describe your company's obligations to prevent damage.

The **general contract terms and conditions** list terms that apply to all insurance policies issued by Pohjola 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 burglary damage

The purpose of these safety regulations is to reduce burglaries.

**Burglary** is defined as a situation where a person intrudes into a locked space by means of violence and by breaking locks or structures so that signs of burglary are left behind from the intrusion.

A **storage space** is defined as a space that is structurally protected and locked such that it cannot be intruded into without burglary.

Your business has an obligation to ensure that

- the safety regulations are followed in all activities carried out by the policyholder or its equivalent
- those responsible for performing the work or otherwise responsible for preventing damage are familiar with the contents of the safety regulations.

# 2 Requirements for the structural protection of your company's premises

ⓘ These requirements are minimum requirements. Please contact us to clarify the necessary protection requirements if your company's premises are used to store any property that deviates from the primary activity class of your company.

Your insurance policy shows which safety regulations for break-in protection apply to your company.

## Walls, floor, and roof

- ✓ **Ensure** that the structures' strength and construction methods are such that it is not possible to intrude into the space without burglary.
  - Please note that we do not consider light structures such as fabrics and tarps to be sufficient structures.
- ✓ **Ensure** that it is not possible to remove the structures or any part of them from the outside.

Protect the structures between the business premises with the methods defined below

- ✓ **Ensure** that partition wall structures reach from the floor to the ceiling, or that the top of a suspended ceiling is protected with a grille.
- ✓ **Ensure** that partition walls fulfil the requirements for Class 3 high-impact walls at minimum.
- ✓ **Reinforce** any light-built walls from both sides with plywood of at least 12 mm in thickness, or with metal sheet of at least 1 mm in thickness.

## Doors, hinges, and frames

ⓘ The construction of the door must be equivalent in strength to the wall structure.

✓ **Wedge** the door frames into the structures at the locks and hinges (figure 1).

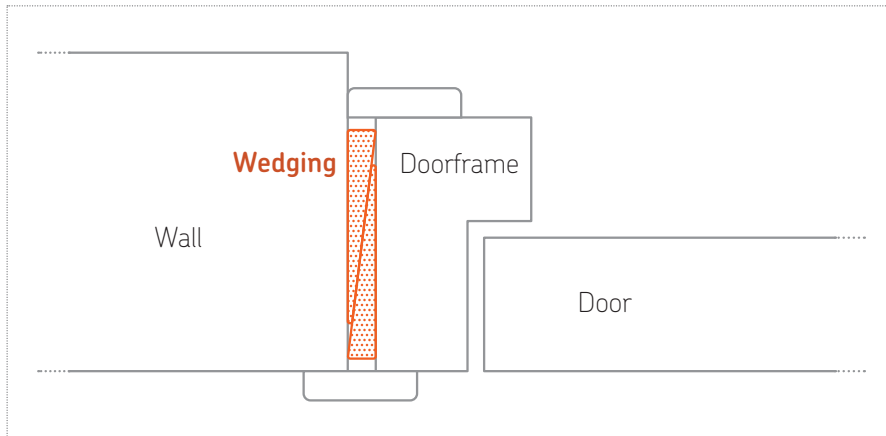
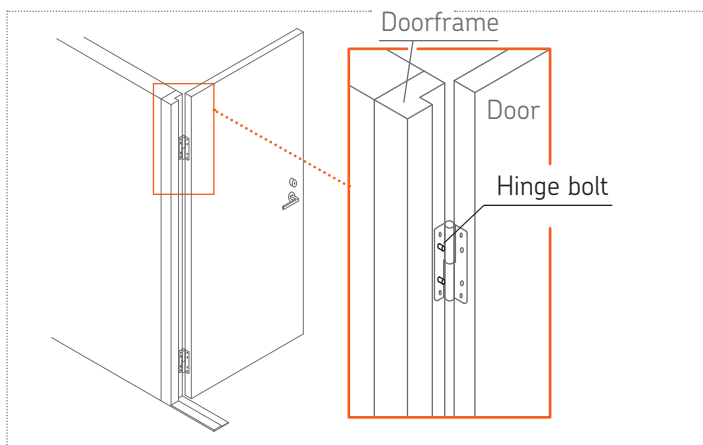


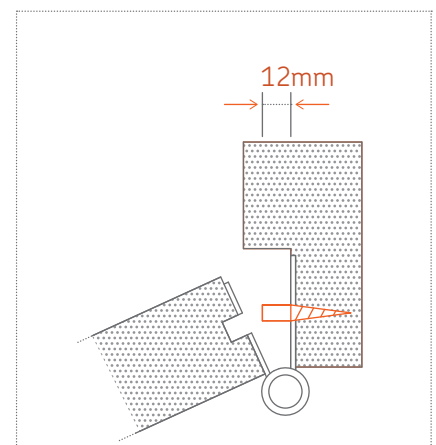
Figure 1: Wedging of the frame

✓ **Install** at least three hinge bolts in the doors or door frames.

- A **hinge bolt** is defined as a bolt made of steel with a diameter of at least 6 mm and a projection of at least 12 mm. The bolt may be part of the hinge or fixed to the frame (figure 2).



Installation of hinge bolts



Hinge bolt

Figure 2: Hinge bolt (anti-jemmy bolt)

✓ **Protect** locks in non-rebated doors with cover plates.

- A **cover plate** is defined as a steel or brass T-profile with a length of at least 30 cm and a thickness of 3 mm installed at the lock of a non-rebated door (figure 3).

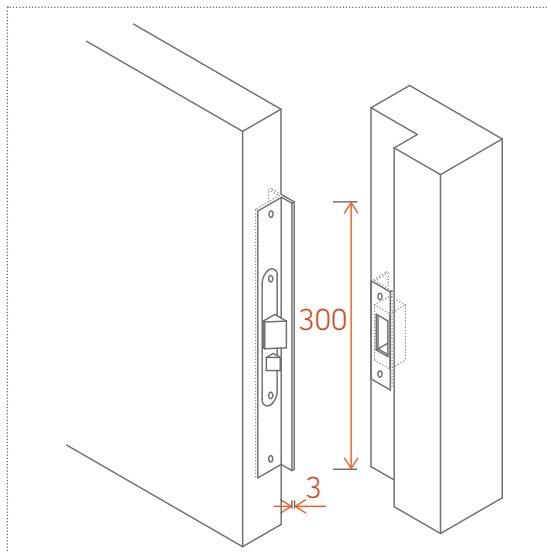


Figure 3: Cover plate

✓ **Ensure** that the tolerance between the door and the frame on the locking side does not exceed 5 mm.

- The **tolerance between** the door and the frame is defined as the space between the door and frame at the lock (figure 4).

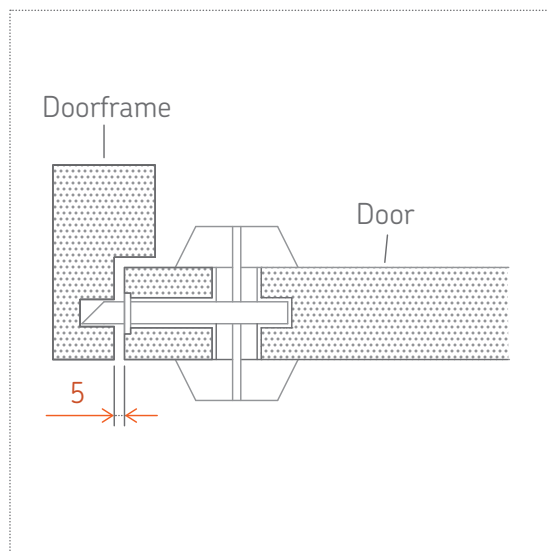


Figure 4: The tolerance between the door and the frame

✓ **Keep** the doors double-locked and the panic bolts on double doors locked if there are not normally people in the space. The lock is double-locked when the latch is immobilized in the locked position.

- A **latch** is defined as the moving part of the lock that locks the door against the locking plate on the door frame.

✓ **Lock** the front and back doors as per the table below:

Type of door	Locking
Flush door	Door lock and security lock (distance between latches must be at least 40 cm)
Profile door	Door lock and security lock (distance between latches must be at least 40 cm)
Glass-paned door	Door lock and two security locks (distance between latches must be at least 40 cm)
Glass door	Two security locks
Panic bolt	Padlock with shackle guard
<p>A <b>panic bolt</b> is defined as a bolt device that closes the inactive leaf of a door and can be opened with a lever on the inside of the door.</p>	
Double door	<p><b>Active leaf</b></p> <ul style="list-style-type: none"> <li>according to the requirements for single-leaf doors</li> </ul> <p><b>Inactive leaf</b></p> <ul style="list-style-type: none"> <li>with a panic bolt locked with a minimum Class 2 padlock with a shackle guard, or other method preventing the panic bolt from being opened, or</li> <li>with a door lock and steel bar locked with a padlock with a shackle guard, or</li> <li>internal bolts and a padlock with a shackle guard</li> </ul>
Overhead and up-and-over doors	<p>Jokin seuraavista:</p> <ul style="list-style-type: none"> <li>Internal bolts with a padlock with a shackle guard, or</li> <li>locked from the outside with two padlocks equipped with shackle guards</li> </ul>
Double-swing doors	<p>Jollakin seuraavista:</p> <ul style="list-style-type: none"> <li>Steel bar with a padlock, or</li> <li>both leaves locked with security locks, top and bottom, or</li> <li>one leaf locked with security locks, top and bottom, with the other leaf locked with a door lock and security lock</li> </ul>
Moveable glass walls and sliding glass doors	Class 3 Security lock
Folding and sliding doors	Padlock with shackle guard
Roller grilles and standard grilles	Padlock with shackle guard

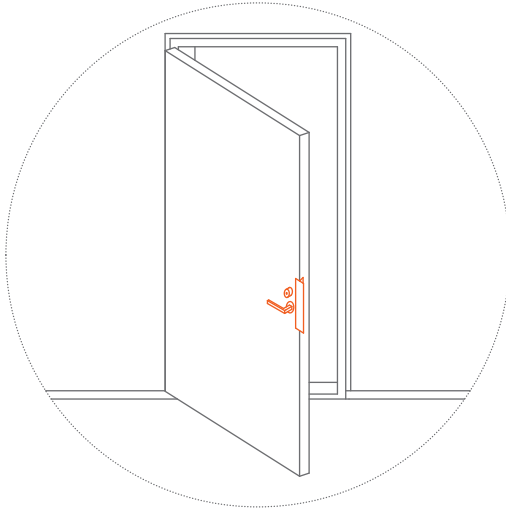


Figure 5: Single-leaf flush door



Figure 6: Single-leaf profile door

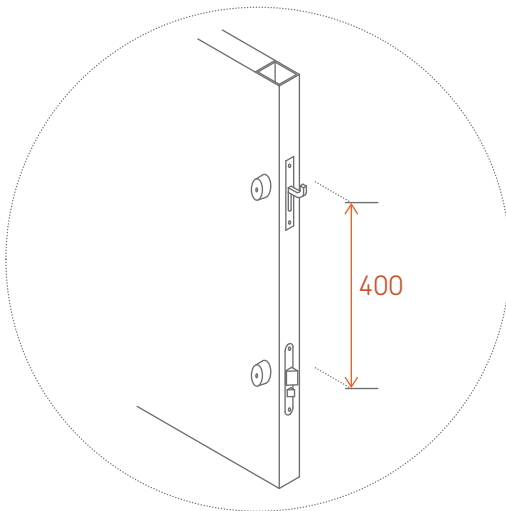


Figure 7: Security lock and door lock for profile doors

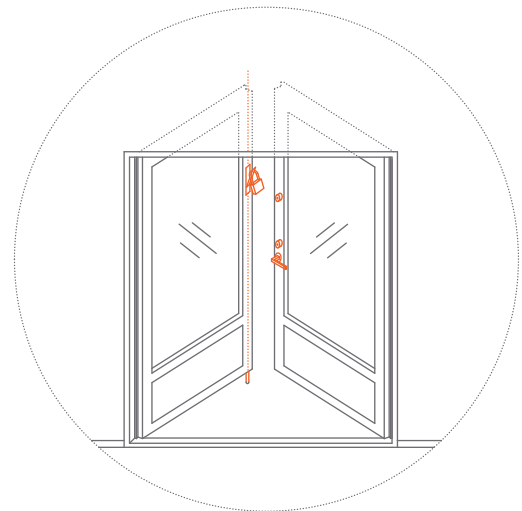


Figure 8: Profile door

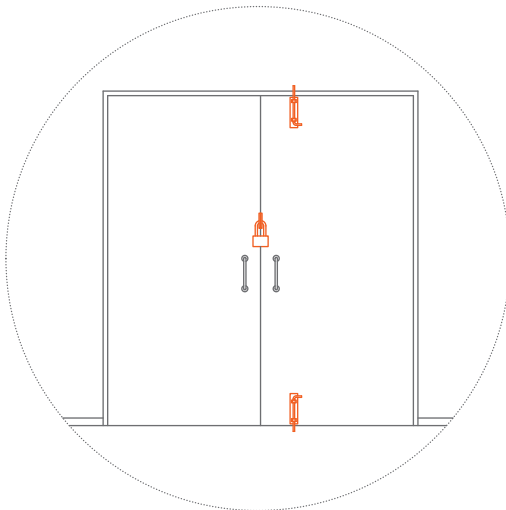


Figure 9: Double flush door

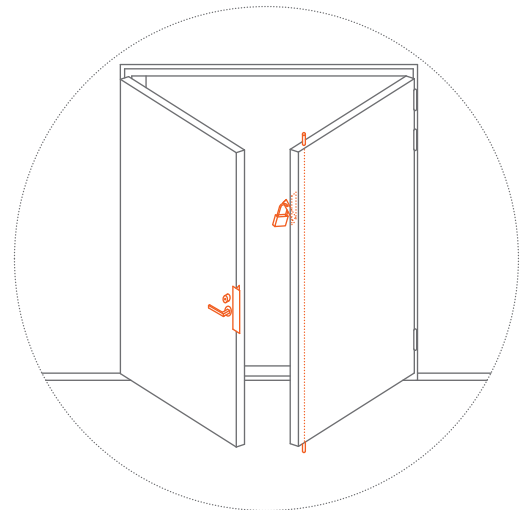


Figure 10: Double flush door

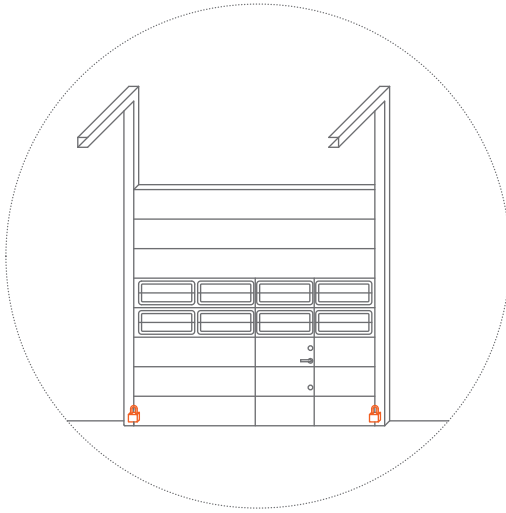


Figure 11: Up-and-over door

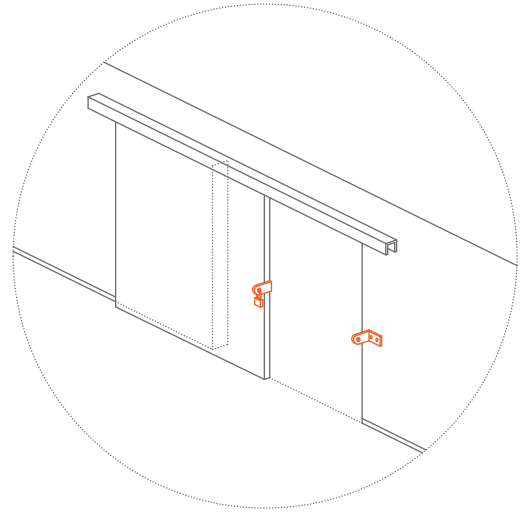


Figure 12: Sliding door

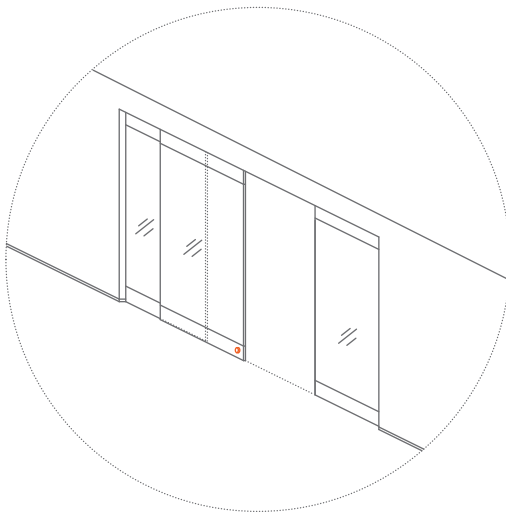


Figure 13: Moveable glass wall, sliding glass door

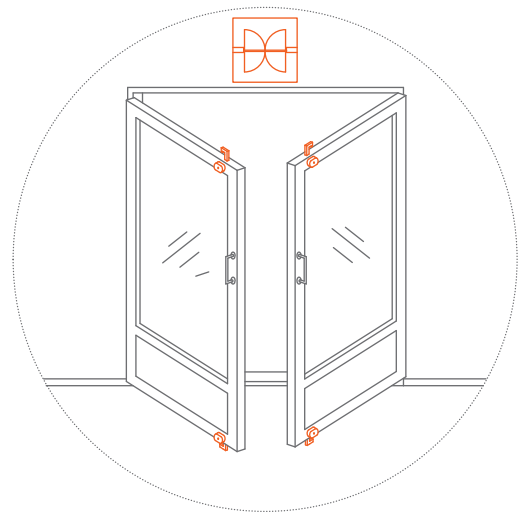


Figure 14: Double swing door



Figure 15: Sankasuojattu riippulukko

✓ **Lock** doors which separate spaces with a lock tested with standard SFS 7020.

A Class 3 padlock with a shackle guard may be used instead of a door lock.

A Class 4 padlock with a shackle guard may be used instead of a security lock.

## Windows, door glazing and openings

- ✓ **Install** window panes in such a way that they cannot be opened or removed from the outside without breaking them.
- ✓ **Close** the windows in such a way that they cannot be opened or removed from the outside without breaking them.
- ✓ **Protect** any exterior wall windows, door glazing and openings at a height of less than four metres with the following:
  - Class P6B high-impact glass, or
  - a fixed or locked roller grille on the outside of the glass (Class 4)
  - a fixed or locked roller grille on the inside of the glass (Class 3)
  - a fixed or locked steel grille or steel mesh, or
  - a fixed or locked hatch shutter.

ⓘ The height of four metres is measured from the ground surface or other standing level.

## Display windows

- ✓ **Protect** display windows for the entire width of the window in such a way that the protection extends to the height of at least 2 metres from the ground surface or other standing level.

If the display window is protected with something other than Class P6B high-impact glass, ensure that the protective structure, such as roller grille, has a sufficiently small opening size to ensure that the items on display cannot be moved through the protective structure.

## Storage containers

- ✓ **Lock** the doors of storage containers with a padlock of Class 4 or higher.
- ✓ **Protect** the padlock with means such as a padlock cover or shackle guard in such a way that it is not possible to cut the shackle.

## 3 Requirements for the safe handling of keys

ⓘ Store the keys in a very secure manner. Do not mark the keys in such a way that they can be associated with a specific locking system or property.

- ✓ **Designate** a person responsible for locking in your company.

The person responsible for locking must

- **maintain** key guidelines for users,
- **familiarise** users with the key guidelines,
- **maintain** a key registry,
- **supervise** the handover, returning and borrowing of keys,
- **ensure** that records with acknowledgement signatures are kept of the handover, returning and borrowing of keys,
- **order** the necessary rekeying, and
- **order** additional keys when necessary.



Your company's internal key guidelines must include at least the security measures defined below.

#### Key box embedded in an external wall

- ✓ **Only use** key boxes embedded in external walls to store keys to technical facilities.
- ✓ **Install** the key box in a strong wall structure in accordance with the manufacturer's instructions.
- ✗ **Do not store** master keys in key boxes embedded in external walls.

#### Loss of keys

- ✓ **Immediately ascertain** whether a key may be misused if it is lost or comes into the unauthorised possession of an outsider.
- ✓ **Begin** the prevention of additional damage and contact us when a key is lost and the risk of damage is immediate.
  - The risk of damage is immediate in cases such as when the keys can be associated with the property they belong to, and the circumstances allow a tangible risk of their misuse.

#### Handover of keys to installation, repair and maintenance workers

- ✓ **Only provide** installation, repair and maintenance workers with the keys necessary for the work in question.
- ✓ **Take** signatures for the acknowledgement of the key handover.
- ✓ **Maintain** records of the keys handed over.
- ✓ **Ensure** that keys are returned when the holder of the key finishes their work.
- ✓ **Provide** at least the following instructions when handing over keys:
  - The key must always be in the direct control of the person who signed for it.
  - The keys may never be handed over to a third party.
  - The keys may not be left in a vehicle, unless the vehicle is equipped with protection as defined below.
  - The keys may not be marked in such a way that they can be associated with a specific locking system or property.

#### Protecting keys in a vehicle

- ✓ **Ensure** that the vehicle is equipped with a fixed frame for the transportation and temporary storage of keys, and that a separate locked key storage case is installed in the frame. The key storage case must be fixed in such a way that it cannot be removed without first opening the case.
- ✓ **Ensure** that the case, frame and fixings are of a sufficiently strong material so that it is not possible to open or remove them without tools.
- ✓ **Always store** the keys in this key storage box, which is to be fixed to the frame and locked. Please note that the keys may not be stored in vehicles except temporarily.
- ✗ **Do not store** keys in a vehicle except temporarily.
- ✗ **Do not mark** the keys stored in the case in such a way that they can be associated with a specific locking system or property.
- ✗ **Never store** a list of key codes in the same vehicle as the keys.

## 4 Our technical definitions

### Requirement

<b>Lock</b>	A lock is defined as a device used for fixing, closing, or preventing use, which is set to open only with the appropriate key, identifier or control device.
<b>Door lock</b>	Door lock with a locking plate fitted integrally on a door, tested according to SFS 7020 into Class 1 or 2.
<b>Security lock</b>	Door lock with a locking plate fitted integrally on a door, tested according to SFS 7020 into Class 3 or 4.
<b>Locking plate</b>	An integrally fitted lock part that is fastened with screws on the frame.
<b>Padlock</b>	Padlocks must be tested according to standard SFS 7020 and into Class 1, 2, 3, or 4.
<b>Padlock fixings</b>	Padlock fixings must be parts made of steel for the purpose of fixing padlocks, installed into the frames and door by welding or using screw or bolt fixings in such a way that they cannot be removed from the outside without breaking them.
<b>Steel bar</b>	Locking device made of a steel pipe profile or flat steel and fitted with padlock fixings for doors, double doors, or shield plates. The bar must be attached or locked at both ends into a wall or frame. The bar must be made of a steel pipe profile of at least 50x30x3 mm or flat steel of at least 12x50 mm.
<b>Shock-resistant glass</b>	Glass that must be tested according to SFS-EN 356 into Classes P1A–P5A.
<b>High-impact glass</b>	Glass that must be tested according to SFS-EN 356 into Classes P6B–P8B.
<b>Roller grille</b>	Grille that must be tested according to SFS-EN 1627 into Classes 2–6.
<b>Window shutter</b>	Shutter that must be <ul style="list-style-type: none"><li>• on the inside, 12 mm plywood or 1.5 mm sheet metal, and</li><li>• on the outside, 18 mm plywood or 2.5 mm sheet metal.</li></ul>
<b>Hatch shutter</b>	Hatch shutters must be made of 18 mm plywood or 2.5 mm sheet metal.
<b>Steel grille</b>	<ul style="list-style-type: none"><li>• Steel grilles must be welded or riveted grilles in which the steel cross-sectional area is at least 110 mm<sup>2</sup> (round bar <math>\varnothing</math> 12 mm) and the space between steel parts is no more than 120 mm and the span 350 mm).</li><li>• Decorative steel grilles must be welded steel grilles with a steel cross-sectional area of at least 75 mm<sup>2</sup> (round bar <math>\varnothing</math> 10 mm) and an opening size of no more than 400 cm<sup>2</sup>.</li></ul>
<b>Steel mesh</b>	Steel meshes must be meshes attached by welding into a steel frame with a cross-sectional area of at least 10 mm <sup>2</sup> and an opening size of no more than 22 cm <sup>2</sup> .
<b>High-impact door</b>	Door that must be tested according to SFS-EN 1627 into Classes 2–6.
<b>High-impact wall</b>	Wall structure that must be tested according to SSF 1047 into Classes 1–3 or to SFS-ENV 1627 into the equivalent Classes 2–4.

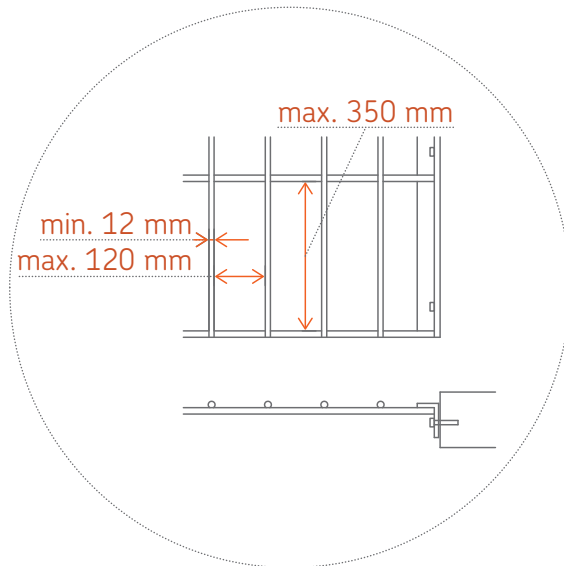


Figure 16: Steel grille

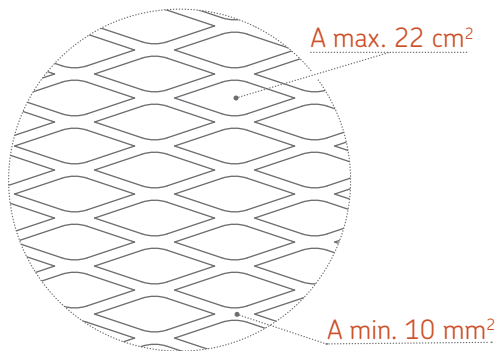


Figure 17: Steel mesh

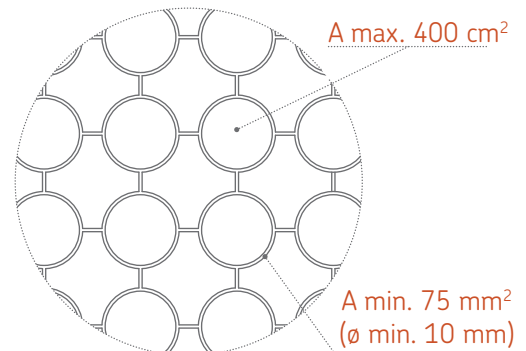


Figure 18: Decorative steel grille

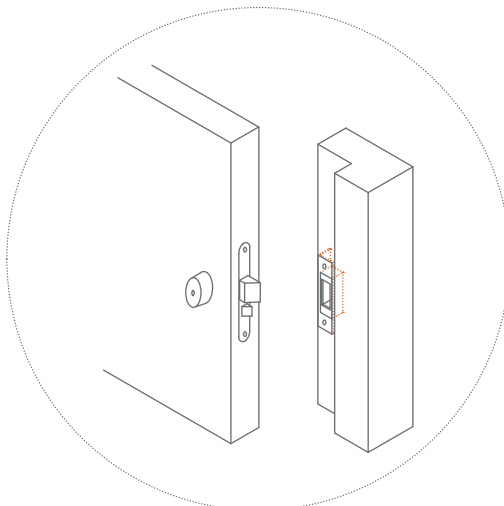


Figure 19: Door lock

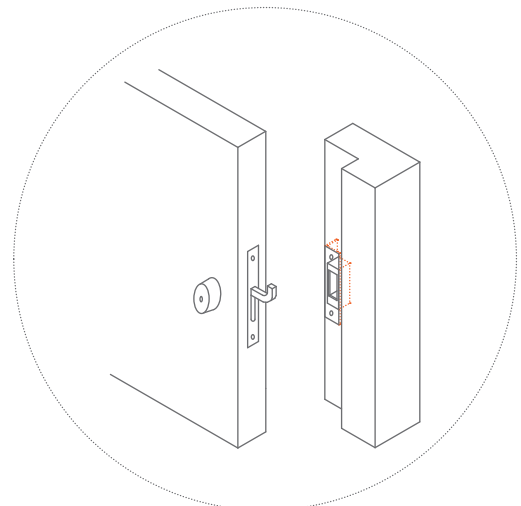


Figure 20: Security lock

Additional information about locks, protective devices and materials can be found at <https://www.finanssiala.fi/en/topics/security-and-loss-prevention/>

For additional guidelines and guidance, please contact Finance Finland, Turvaurakoitsijat ry, and locksmiths.

By following these regulations, you ensure that 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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Domicile: Helsinki, main line of business: non-life insurance companies  
Regulatory authority: Financial Supervisory Authority, [finanssivalvonta.fi/en](https://finanssivalvonta.fi/en)

