



Safety regulation S441, effective as of 1 April 2020

1 Purpose

These safety regulations for garages consist of technical guidelines which are intended as special conditions appended to an insurance contract. These guidelines consist of technical guidelines for the design, construction and use of garages, with which damage may be prevented or at least reduced.

Garages are intended only for the storage of motor vehicles. The purpose of use of the garage is specified in the valid building permit.

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 must ensure that those responsible for work performance are familiar with the contents of these safety regulations.

3 Structural fire prevention

3.1 Construction engineering

The planning, procurement and construction of garages must comply with rescue and building legislation as well as building regulations and good construction practice.

The minimum adequate distance of a separate garage from another building without any special measures is 8 metres or, in garages with a maximum area of 60 m2, at least 4 metres. If the distance is less than that referred to above, the buildings are regarded in a reaction to fire sense as one building.

A connection may exist from a garage to other building facilities. A connection (from a closed garage) to an exit in another space, to an area with a fireplace, or to an area where people are living is, however, only permitted when arrangements have been made to effectively prevent the spread of toxic or combustible gases. These approved arrangements include, for instance, a space with closed doors where both doors do not have to be opened simultaneously.

No connection is permitted from a garage to a space presenting a fire or explosion hazard.

The fire doors must be self-closing as well as self-latching and tight. Compartment doors must be self-closing and self-latching.

3.2 Ventilation

The garage's ventilation must be arranged so as to ensure the evacuation of toxic and burning gases. Motor vehicle idling is prohibited in unventilated garages.

The planning, procurement and installation of ventilation for garages must comply with rescue and building legislation as well as building regulations and good construction practice.

3.3 Heating

The garage's heating and its maintenance must comply with the requirements of fire safety and building legislation and the Electrical Safety Act.

The recommended heating system for the garage is either a water-circulation central heating system with the kettle in a different fire compartment, or a fixed electric heating system conforming with electrical safety regulations. Another alternative is to use movable electric heaters that fulfil electrical safety regulations and are approved for garage use or other heating appliances approved by the fire safety authorities for the garage in question.

Particular attention must be paid to the fire safety of temporary heating equipment and their location. Temporary heating equipment must not be used to provide continuous

The use of oil, gas or petrol-operated heating appliances or stoves is prohibited in garages.

When heating a garage for motor vehicles by means of a warm-air generator, the placement and installation of the warm-air generator must comply with fire safety and building legislation and guidelines issued on the placement of warm-air generators. Applicable regulations must also be followed in situations that require the construction of a separate warm-air generator or heat distribution room.

However, a warm-air generator may be used in a garage provided it is fitted at a minimum height of 2 metres and the air intake is no lower than this height. The combustion air must be taken from outdoors or from a minimum height of 2 m from the floor. If this is not possible, the warm-air generator must be situated in a different room.

3.4 Electrical equipment

Electrical equipment in the garage must conform to electrical safety regulations and be appropriate for their intended use.

Batteries may be recharged only in appropriately ventilated spaces that conform to electrical safety regulations and from which the released hydrogen can be ventilated in a controlled manner.

4 Practical fire prevention

4.1 Maintenance and repair tasks

The garage must be used only for the performance of cold repairs of motor vehicles. Hot work related to repairs must not be performed in a garage.

4.2 Heating of motor vehicles

In addition to the vehicle's standard accessories, only appliances approved for use in motor vehicles may be used in the garage to heat a vehicle or its motor, power transmission equipment, interior or other part.

Placing a cover in the space between the bonnet and the motor is forbidden.

4.3 Waste and flammable materials

Waste must be disposed in lidded metal containers.

The garage can be used to store equipment and tyres belonging to the vehicles and a reasonable amount of other equipment that do not materially increase fire load in the garage.

Liquefied gas may not be used or stored in underground garages.

Filling up the vehicle's fuel tank in the garage is prohibited.

5 Fire fighting equipment

5.1 Fire extinguishing equipment

The garage must be equipped with fire extinguishing equipment, such as hand-held fire extinguishers or fire hydrants.

Hand-held fire extinguishers must have a fire class of at least of 43 A 233 BC. Extinguishers must be appropriately positioned with one for each subsequent 300 m2. Frost-resistant extinguishers should be used in an open garage and, if necessary, in any other unheated garage. Vehicles may not be parked in front of fire extinguishers. The location of fire extinguishing equipment must be marked with approved markings.

Fire hydrants with a hose reel can be used only in heated garages. Fire hydrants must be positioned so that they are within reach to extinguish all areas of the garage.

5.2 Automatic fire alarm and fire suppression systems

The garage must be equipped with an automatic fire alarm system or an automatic fire suppression system when the garage's compartment size exceeds the maximum floor area requirements of fire safety and building legislation.

The requirement for the use of an automatic fire alarm system is that effective firefighting can commence in no more than 10 minutes after the fire alarm goes off, and that there is enough water to extinguish the fire. If this is not the case, the garage must be equipped with an automatic fire suppression system.

5.3 Smoke exhaustion

Smoke exhaustion in the garage must be arranged in compliance with fire safety and building legislation.

Pohjola Insurance Ltd, Business ID 1458359-3

Helsinki, Gebhardinaukio 1, 00013 OP, Finland Domicile: Helsinki, main line of business: insurance Regulatory authority: Financial Supervisory Authority, www.fiva.fi

