

# Safety Regulations, Erection and Construction Work S450

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

Welcome to the safety regulations!

In these safety regulations, we explain what your company must do and take into consideration to prevent property damage in connection with erection, construction and renovation work.

❗ 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.

In these **safety regulations**, we explain your company's 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

## CONTENTS

1	Purpose of the safety regulations: prevention of damage in erection and construction work . . .	2
2	General guidelines . . . . .	2
3	Fire safety requirements . . . . .	3
4	Requirements for the storage of flammable liquids and gases and explosives . . . . .	4
5	Requirements for activities on the site . . . . .	4
6	Requirements for electrical installations, heating equipment and lighting during work on the site . . . . .	5
7	Requirements for the prevention of leakage damage . . . . .	6
8	Requirements for the safety of excavation work and earth-moving . . . . .	6
9	Requirements for access control and anti-theft on the site . . . . .	6

## 1 Purpose of the safety regulations: prevention of damage in erection and construction work

The purpose of these safety regulations is to prevent property damage caused by erection, construction and renovation work and reduce the costs of such damage. The safety regulations describe the general requirements for damage prevention in erection and construction work. Please note that the technical solutions in erection, construction and renovation work are specific to each job.

**These safety regulations apply to all erection, construction and renovation work.**

Your business has an obligation to ensure that

- these safety regulations are observed in all activities performed by the policyholder, insured person, and parties comparable to insured persons, and
- the property owner and employees responsible for the performance of work tasks are aware of the contents of these safety regulations.

## 2 General guidelines

Include a provision about the obligation to follow these safety regulations in the contract documents.

The policyholder or main implementing party is responsible for ensuring that the supervisors, contractors or safety coordinator responsible for carrying out the work are aware of the contents of these regulations.

Management must ensure that workers are instructed and trained to follow these safety regulations on site.

- ✓ **Comply** with the Occupational Safety and Health Act, the Council of State decree issued on the basis thereof regarding construction work safety, and other official regulations on construction sites.
- ✓ **Ensure** that the work site takes into account the scope and requirements of the work performance and includes measures to prepare for bodily injuries and property damage.
- ✓ **Ensure** that all persons working on the site are aware of how the emergency call is made and where first aid equipment can be found.
- ✓ **Ensure** that the site plan covers:
  - the locations of site huts
  - the location of the main water shut-off valve on the site
  - storage locations

- access routes
  - the locations of the main distribution board, main power shut-off switch and cables
  - the hot work supervision plan
  - the locations of water supplies, fire hydrants, hose reels and first-aid extinguishing equipment.
- ✓ **Write down** in the site's safety documentation who is responsible for the following tasks in hot work
- providing the necessary fire extinguishing and clearing equipment
  - arranging hot work supervision
  - arranging the safe storage of waste on the site and waste disposal.

### 3 Fire safety requirements

ⓘ Arrange the activities and construction work on the site to be as safe as possible and take into account possible risks of fire. Minimise the risk of fire and remove any work-related waste generated on the site and other redundant construction supplies and materials daily from the site.

- ✗ **Do not place** site huts or other structures in a way that prevents or obstructs the use of water supply points, fire hydrants, hose reels or other extinguishing equipment.
- ✓ **Ensure** that fire safety is observed in the placement of storage and waste collection sites and prevent fires from spreading in these.
- ✓ **Ensure** that the requirements for the width and load-bearing capacity of roads used by fire engines and rescue vehicles are taken into account when planning access routes.
- ✓ **Follow** the safety regulations for hot work, S621.
- ✓ **Ensure** that the site has sufficient first-aid fire extinguishing equipment and that their locations are marked.
- ✓ **Ensure** that there is at least one class 43 A 183 BC hand-held fire extinguisher for each new 300 m<sup>2</sup> of floor area and each storey.
- ✓ **Ensure** that in demanding work sites, fixed dry or wet rising mains with outlets are installed between storeys and that fire hoses and jet pipes are located in their vicinity.
- ✓ **Ensure** that disconnecting the automated fire alarm or sprinkler system sends a notification to the regional emergency response centre when the property is renovated or demolished.
- ✓ **Notify** the regional emergency response centre whenever the automated fire alarm or sprinkler system is disconnected and reconnected.
- ✓ **Organise** separate fire watch in the property if the automated fire alarm or sprinkler system cannot be activated at the end of the working day.
- ✓ **Ensure** that the automated fire alarm or sprinkler system is switched on and that a notification is sent to the regional emergency response centre when renovation or demolition of the properties ends.

General cleanliness and orderliness

- ✗ **Do not** store any items on access routes.
- ✗ **Do not** overfill waste bins or containers.
- ✓ **Follow** the safety regulations for daily fire prevention, S411.

## 4 Requirements for the storage of flammable liquids and gases and explosives

ⓘ When storing flammable liquids, gases and explosives, follow official regulations, such as the Act on the Safe Handling and Storage of Dangerous Chemicals and Explosives 390/2005.

- ✗ **Do not store** liquefied gas in underground facilities or basements.
- ✓ **Ensure** that the handling and storage on the work and construction site is arranged in a location that would contain any possible accidents and ensure that the impacts of accidents are restricted to the smallest area possible.
- ✓ **Ensure** that handling and storage locations are separate from facilities or areas where personnel work in tasks other than those directly connected to these activities.
- ✓ **Store** flammable liquids separate from other hazardous chemicals or ignition sources.
- ✓ **Follow** the safety data sheet.
- ✓ **Ensure** that oil trays are placed under flammable liquids.
- ✓ **Ensure** that containers and other packages that are explosive in the event of fire (such as gas containers, aerosols) are stored separately from other flammable chemicals.
- ✓ **Write down** the chemical identification markings on the container of the substance being moved when moving flammable liquids or other chemicals between containers.
- ✓ **Prepare** an ATEX explosion protection document (see Daily fire prevention safety regulations S411).
- ✓ **Store** explosives always in a separate storage location.
- ✓ **Comply** with the daily fire prevention safety regulations S411 when handling and storing flammable liquids and gases and explosives.

## 5 Requirements for activities on the site

ⓘ Ensure that the work site takes into account the scope and requirements of the work performance and includes measures to prepare for bodily injuries and property damage.

### Fire safety during site activities

- ✓ **Ensure** that in renovation and extension sites, spaces that remain in normal use are separated from each other by separating elements. The structure must be at least class EI60, unless otherwise specified.
- ✓ **Ensure** that any openings, lead-throughs and chases in compartment walls, floors and ceilings are filled as soon as the work performance ends in a way that corresponds with the structure's compartmentation.
- ✓ **Ensure** that during construction, escape routes are marked with escape route signs and the access routes are unobstructed.
- ✓ **Follow** the safety regulations for daily fire prevention S411 and the prevention of electrical fires S331.

## 6 Requirements for electrical installations, heating equipment and lighting during work on the site

ⓘ Inspect the quality of electrical wires and cables regularly. Do not use faulty electrical wires or cables.

### Electrical installations during work on the site

- ✓ **Use** only electrical equipment that complies with electrical safety regulations and is suitable for construction site conditions.
- ✓ **Inspect** cables and electrical wires before each use.
- ✓ **Protect** temporary cables and wires installed on the site from mechanical impacts and abrasion.
- ✓ **Ensure** that overhead cables are installed at a clearance of at least one metre from anyone moving under the cables.
- ✓ **Repair** any faults and defects in equipment without delay. Do not use faulty equipment.
- ✓ **Switch off** power from electrical equipment that is not used outside working hours. Install a timer or time switch on the electrical equipment if necessary.

ⓘ Use the property's own heating systems, if available.

### Use of heaters on the site

- ✗ **Do not** use uncased heaters with incandescent heater elements in spaces with a risk of fire.
- ✗ **Do not** use heaters intended for temporary use to provide continuous heating.
- ✓ **Observe** device-specific safety distances in the placement of temporary heaters.
- ✓ **We recommend** using a power supply with a residual-current circuit breaker or other outlet with a safety device.

ⓘ Only use flameproof light fittings on the site.

### Lighting on the site

- ✗ **Do not** use the following on the site
  - light fittings with a hot or incandescent surface
  - light fittings without a protective cover, or
  - faulty light fittings.
- ✗ **Do not place** or **store** items in the vicinity of light fittings to avoid a risk of fire.
  - **We recommend** a minimum safety distance of 0.5 metres from any light fittings.

## 7 Requirements for the prevention of leakage damage

ⓘ Protect pipes from freezing.

- ✓ **Drain** pipes after use if they are susceptible to freezing.
- ✓ **Ensure** that water leaks from pipes do not cause damage when the pipes are filled or pressure tested.
- ✓ **Ensure** that water pipes that are taken into use in phases are equipped with stoppers.
- ✓ **Depressurise** temporary and fixed water pipes and hoses used during construction or renovation work at the end of the working day.
  - There is no need to cut water pressure if the water pipe system is equipped with a flow guard that cuts off water pressure in the event of a leak.
- ✓ **Protect** construction supplies and components that are susceptible to water damage from rain, leaks and other moisture.

## 8 Requirements for the safety of excavation work and earth-moving

ⓘ Identify cables and pipes in the work area before commencing excavation or earth-moving.

### Monitoring of conditions

- ✓ **Check** the locations of cables and pipes from the schematic.
- ✓ **Obtain** the relevant schematic or written proof that the locations of cables and pipes have been identified from the holder or owner of buried cables or pipes before commencing work.
- ✓ **Check** the excavation plans of other contractors that have operated in the area and the locations of cables and pipes before commencing excavation work in a new construction or renovation site.
- ✗ **Do not** proceed with excavation or earth-moving work after an accident until the safety is confirmed and permission is granted to proceed with the work.

## 9 Requirements for access control and anti-theft on the site

ⓘ Indicate the site area and, if necessary, install a fence around the site to prevent unauthorised access.

- ✓ **Ensure** that everyone on the site carries a photo ID card with a personal tax number.
- ✓ **Ensure** that the site has a person responsible for managing the access key register and handing out keys against signature.
- ✓ **Ensure** that there are no markings on the keys that can be used to identify the site.
- ✓ **Ensure** that the structures, doors, windows and locks of premises used for storing property meet the requirements of Structural safety regulations for break-in protection 2 (S852).
- ✓ **Ensure** that loose property stored on site is kept inside buildings outside working hours. Only property that is difficult to move due to its size, shape, weight or similar reason may be stored outside or in an unlocked building.

- ✓ **Ensure** that large and heavy machinery that must be stored outside due to their size or other characteristics are secured to a fixed structure with an approved lock.
- ✓ **Protect** premises used for storing explosives in accordance with the requirements of the Structural safety regulations for break-in protection 3 (S853).
- ✓ **Ensure** that entering the premises is not possible without damaging the structures or their parts using tools.
- ✓ **Follow** the requirements of Safety regulations for break-in protection 2 (S852) at the minimum for doors, windows and other apertures.

## Storage containers

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

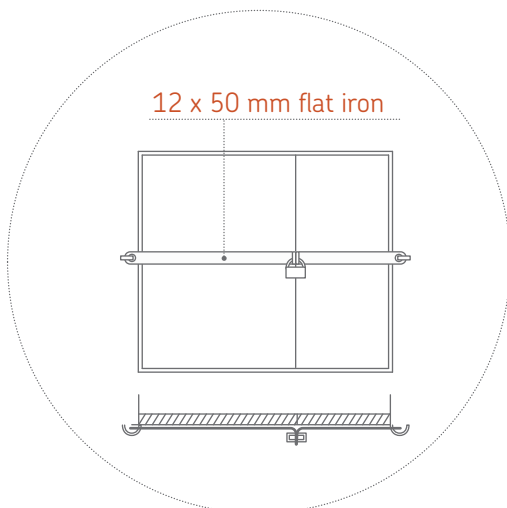


Figure 1: Door steel bar

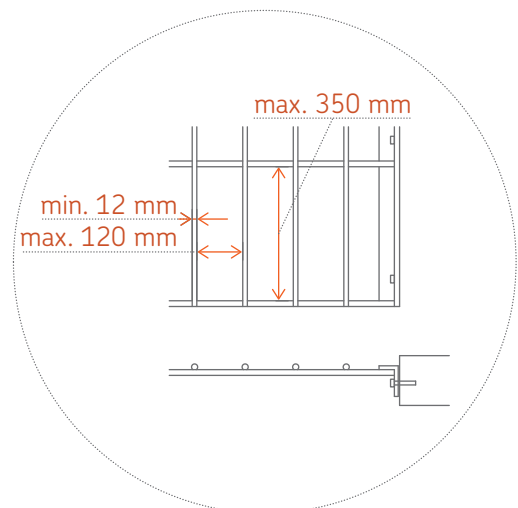


Figure 2: Steel grille

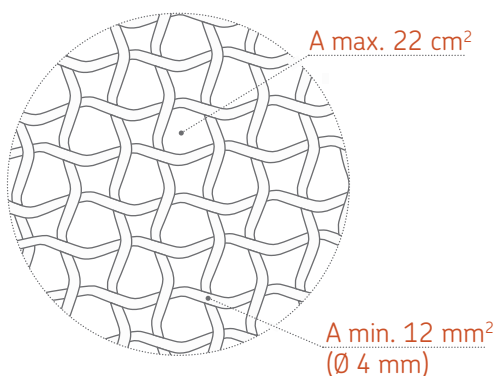


Figure 3: Steel wire mesh

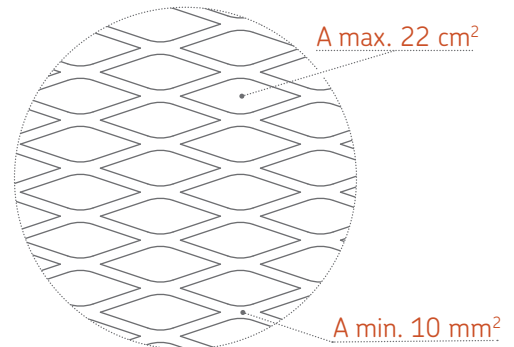


Figure 4: Steel mesh

By following these regulations, you will ensure occupational safety and avoid unpleasant surprises in the event of an insurance claim.

Thank you for taking the time to read these safety regulations!

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, [www.fiva.fi](http://www.fiva.fi)

