



Construction and renovation work

Safety regulation S450, effective as of 1 April 2020

1 Purpose

These safety regulations form part of the insurance contract and supplement the actual terms and conditions of the insurance as an appendix. These safety regulations will be applied to all new construction and renovation work as well as demolition and installation work. These safety regulations must be observed when carrying out construction and renovation work. In addition to these safety regulations, construction and renovation work must be for the applicable parts in compliance with the following safety regulations: Hot work (S621), Safety regulations for structural break-in protection 2 (S852), Safety regulations for structural break-in protection 3 (S853).

The regulations include technical safety regulations which, when followed, can prevent or reduce 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 must ensure that those responsible for work performance are familiar with the contents of these safety regulations.

3 General guidelines

3.1 Information and training

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

3.2 Construction site organisation plan and damage prevention

Construction sites must 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. The scope and requirements of the work performance as well as the measures taken to prepare for personal or property damage should be taken

into account when drawing up the site organisation plan. Every person on site must be able to report an emergency.

The site organisation plan must contain details of the location of site huts, storage areas, access routes, location of the main distribution board, the hot work supervision plan, location of the phone always to be used to report an emergency, and the location of first-aid equipment.

The person or persons responsible for procuring the necessary extinguishing equipment, supervising hot work and removing waste must be agreed in the site safety documentation.

3.3 Contract documents

The obligation to follow these safety regulations must be entered in the contract documents.

4 Fire safety

The construction site and construction work should be organised in such a manner that fire risk is prevented. Work waste as well as other superfluous, potentially flammable construction supplies and materials should be removed.

4.1 General organisation and tidiness

Site huts and other structures must not be located in such a way that they prevent or obstruct the use of fire hydrants.

When choosing the location of storage areas and waste collection points, the fire safety of the stores and spread of fire must be taken into account. When planning access routes, the requirements for the width and load-bearing capacity of access routes used by fire engines and rescue vehicles must be taken into account.

4.2 Electrical installations in the building site

Cables installed in the ground or temporary cables on the floor must be protected from mechanical damage. If cables on reels are used, the cable reel must be fitted with a heat shield. When cables are installed in the air, sufficient clearance must be allowed below the cable and for the operating areas of cranes. Temporary electrical installations during construction must not be laid on floors or in places where they may be subject to mechanical damage.

The condition of electrical equipment and cables must be checked regularly. Electrical equipment must be in compliance with the electrical safety regulations and suitable for construction site conditions.

The main electricity cut-off switch must be marked and the electrical distribution boards must be installed in places where they are protected from damage.

4.3 Heating appliances and light fittings

In the first instance, the property's own heating system should be used for heating.

Temporary heating appliances must be located in such a manner that the safety distances required for the individual appliances are taken into account. The contract management must inspect the appliances and installation before they are taken into use.

Heating appliances fitted with an unprotected glowing element must not be used in places where there is a fire risk. Places where there is a fire risk include locations where there are inflammable chips, dust or solid material in corresponding form, or combustible liquid that can ignite easily or extremely easily.

The use of temporary light fixtures with a surface that heats up is not permitted.

4.4 Flammable liquids

The handling and storage of flammable and hazardous substances must be in compliance with the regulations issued on the basis of the Chemicals Act (744/1989), as well as the regulation issues on the basis thereof (59/1999). The maximum total quantity of extremely easily flammable liquids, easily flammable liquids or flammable liquids (e.g. petrol or thinner) that may be stored on the site without a permit or notification is 100 litres. The corresponding quantity for other flammable liquids (e.g. diesel, light fuel oil) is 200 litres. If the above-mentioned quantities are exceeded, the substances in question must be stored in a suitable open storage area or in compartmented flammable substance storage.

4.5 Liquefied gases

The handling and storage of liquefied gas must be in compliance with the liquefied gas regulation 711/93. Liquefied gas may not be stored in a basement. The maximum quantity of liquefied gas that may be stored on the site (without a permit or inspection) is 200 kg. The municipal fire safety authority must be notified of the technical use, handling or storage of a larger quantity.

4.6 Explosives

The storage of explosives on the site must be in compliance with the Council of State ordinance (410/1986) respecting safety during blasting and mining operations.

4.7 First-aid extinguishing equipment

Fire safety on construction sites requires that there is sufficient equipment on the site for extinguishing fires including hand-held extinguishers and fire hydrants. Hand-held extinguishers must be at least 55 A 233 BC class extinguishers.

The site organisation plan should include the locations of fire hydrants.

On the most demanding sites, risers and take-off points for fixed fire hydrants must be constructed on each floor

of the building. They must be fitted with hoses and spray nozzles.

The locations of hand-held extinguishers must be marked with signs. Personnel must be given guidance in the use of hand-held extinguishers.

4.8 Renovation work

On renovation and demolition sites, special attention must be paid to section 4.7 above regarding first-aid extinguishing equipment.

In properties undergoing renovation that are equipped with automatic fire alarms or automatic extinguishing equipment, the areas where and the times when these are disconnected must be kept to a minimum. Disconnection of some of the automatic fire alarms or part of the automatic extinguishing equipment in the building must be agreed with the fire authority and the insurance company.

4.9 Structural fire safety and escape routes on site

On renovation and extension sites, spaces that remain in normal use must be separated from the construction site by separating elements. The structure must be at least class EI60, unless otherwise specified by the use of the pace. Compartment doors must be at least class EI30.

Efforts must be made at an early stage to fill openings, perforations and chases in compartment walls, floors and ceilings so that they correspond with the structure's compartmentation.

Exits from construction sites must be marked with signs. There must be at least two exits, independent of each other. If the exit from a part of the building that remains in normal use is linked to the site, it must be possible to gain access to the exit without the use of a key. Nothing may be stored in the exit.

5 Break-ins and theft

5.1 Fencing

The site area must be marked and, if necessary, fenced off to prevent unauthorised access to the site.

5.2 Access control and guarding

To prevent break-ins and theft, access control and guarding must be arranged as set out in the site organisation plan, taking into account the value of the property and the conditions in the place insured. Everyone working on site must carry a picture ID card with a personal tax number.

5.3 Structural break-in protection on site

Loose property stored on site must, by and large, be kept inside the building outside working hours. Only such property that is difficult to move because of its size, shape or weight, for example, may be kept outside or in an unlocked building. The structures, doors, windows and locks of premises used for storing property must meet the requirements of section 2 of the Structural safety regulations for break-in protection (S852). Premises used for storing explosives must be protected in accordance with the requirements of the Structural safety regulations for break-in protection 3 (S853).

5.4 Site huts

5.4.1 Structures

The strength and construction method of the structures should be such that it is impossible to force an entry inside without using tools to break the structures. It should not be possible to remove the structure or any part of it from the outside without breaking it.

5.4.2 Doors

The front door of a site hut should be a solid door whose breaking strength corresponds to the wall structure. A door with a window should be protected with a steel grille or mesh, or the window should be in the form of a 6 mm polycarbonate board. The door should be equipped with hinge bolts.

5.4.3 Locks

The doors must be equipped with a standard lock and a safety lock. Alternatively, the doors may be locked with a steel bar locked with an approved class 4 padlock equipped with a shackle guard.

5.4.4 Windows and other openings

All windows and other openings in storage spaces must be protected with a steel grille (image 2), steel wire mesh (image 3), steel sheet mesh (image 4) or locked hatches (image 5).

5.4.5 Storage containers

A storage container should be equipped at the minimum with an approved security class 4 padlock equipped with a shackle guard.

5.5 Key safety

The site must have a designated person in charge of the keys of the site. The keys lent to contractors may only grant access to the premises required for performing their tasks. The person in charge of keys may only hand out a key against the recipient's signature, and the person in charge of keys must also make sure that the key is returned.

The keys or similar items must not include identification information on the basis of which an outsider is able to connect them to a specific building or facility.

The holder of the master key must not hand it over to others, and the master key must not be kept in the premises or area of the site.

5.6 Storing property

The tools or valuable building materials that are used or moved on the site or that are otherwise easily movable must be stored in a locked space. Large, heavy working machines that must not be stored in a locked space due to their size or other properties may be stored locked to a fixed structure with an approved fixing.

6 Leakage

Pipes must be protected against freezing. At the pipe filling and pressure test stage it must be ensured that the water potentially leaking from the pipes does not cause damage. The unconnected ends of the pipes deployed in stages must be blocked.

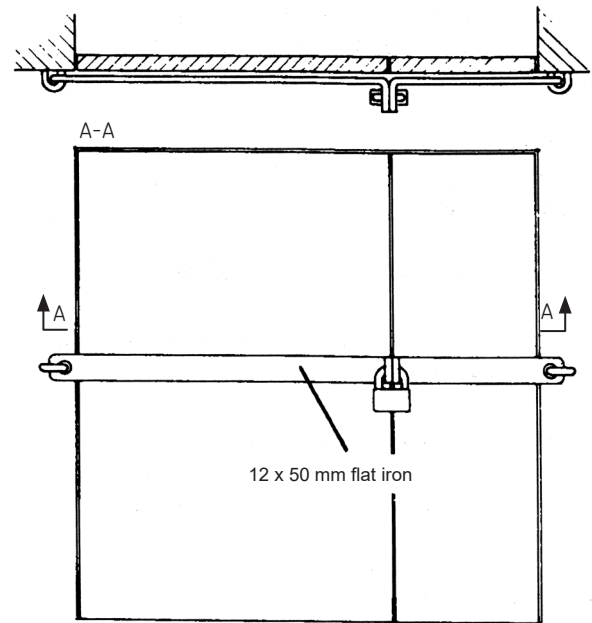


Figure 1 Door steel bar

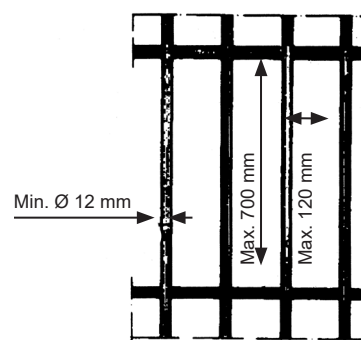


Figure 2 Steel grille

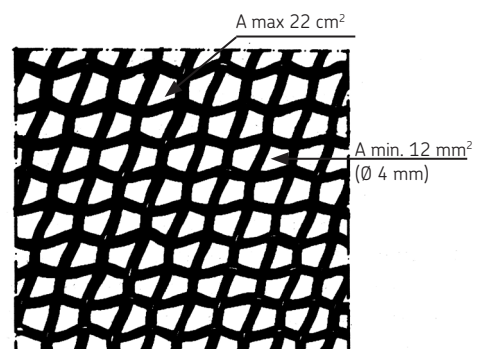


Figure 3 Steel wire mesh

The temporary and fixed water pipes and hoses used during construction or renovation work must be depressurised at the end of the working day. There is no need to cut the water pressure if the water pipe system is equipped with a flow guard that monitors the waterflow and cuts off the water pressure in the event of a leak.

Water-sensitive building materials and parts of buildings must be protected from rain. A protection removed due to work performance must be restored if it rains, however, at least by the end of the working day.

7 Cables and pipes inside structures or underground

A report on cables and pipes in the work area must be obtained before commencing excavation or earth-moving. A sufficient report includes the cable or pipe owner's map or demonstration that shows the locations of the cables or pipes. When it comes to new construction or renovation sites, a report on the work area's cables and pipes must be obtained prior to commencement of the work.

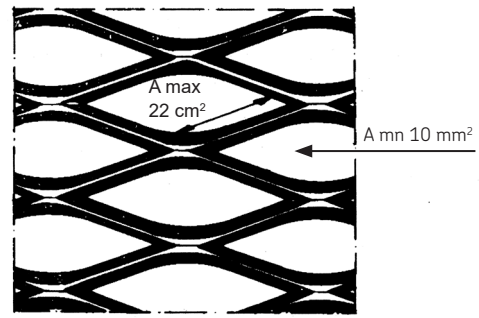


Figure 4 Steel sheet mesh

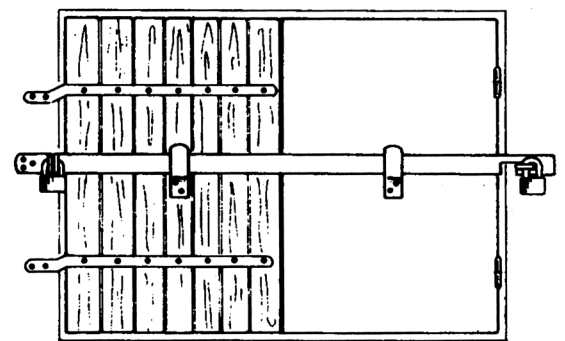


Figure 5 Hatch

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