

Daily fire prevention measures for companies A12

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1 Purpose and binding force of precautionary guidelines

By following the safety guidelines, the occurrence of damage can be prevented or the extent of damage reduced.

If the precautionary guidelines are neglected and this has an impact on the occurrence or extent of damage, the compensation may be reduced or declined in accordance with the Insurance Contracts Act.

The people responsible for operations and maintenance at the workplace and companies renting space in premises owned by the policyholder must be informed of these precautionary guidelines. Special attention must be paid to preventing arson and avoiding damage during hot work.

When installation, repair and alteration work is carried out on the policyholder's premises, the project and agreement documents must include details of the contractor's obligation to comply with the insurance company's precautionary guidelines.

2 Official regulations

Decrees and official regulations related to safety and preventing damage must be complied with.

The insured building must satisfy the decrees and official regulations that applied when the building permit or action permit was granted.

All devices, equipment and structures required by regulations or orders of the authorities for the purpose of preventing or mitigating damage must be kept in good order.

Automatic fire alarms and fire extinguishing equipment must be inspected before the equipment is taken into use (commissioning inspection) and at regular intervals thereafter (regular inspection).

Plans and maintenance programmes must be prepared as required by regulations, and they must be kept up to date and complied with. Such plans include an emergency plan, a document describing protection from explosions, regular inspections of electrical installations, a servicing and maintenance programme for electrical equipment, a maintenance programme for automatic fire extinguishing equipment and the fire alarm system, and a safety report on handling and storing hazardous chemicals.

3 Order and cleanliness

The internal areas and courtyards of the building must be kept tidy and orderly.

Any flammable waste and used cleaning cloths must be kept in fire-proof covered waste containers that are emptied regularly.

Tight spaces, such as under-floor areas, transportation shafts, air-conditioning channels, areas beneath machinery, conduits, pits and similar must be kept free of dust and other flammable materials.

Excess fire load, such as pallets and packaging materials, must be removed from production premises and stored in specifically designated areas.

Cable shelves must be kept clean.

Thoroughfares must be kept clear of obstructions.

4 Smoking

Smoking must only be permitted in designated areas. Smoking areas must be equipped with fire-proof ashtrays that cannot fall over and that are emptied regularly at an agreed place.

5 Hot work, roof insulation and waterproofing

When hot work is carried out at a permanent or temporary hot work location and when hot work is carried out for the purpose of roof insulation or waterproofing, the D10 Hot Work safety guidelines must be adhered to.

6 Structural fire prevention

Fire doors and fire hatches must be checked to ensure they are in working order. Fire doors must be self-closing and self-locking. Fire doors must be kept closed. If the use of the premises requires the fire door to be kept constantly open, a closing device must be installed that will automatically close and lock the door in the event of a fire. Compartmentalisation structures must not have any openings. Pipe penetrations and cable lead-throughs must be insulated in accordance with the compartmentalisation requirements.

7 Emergency fire extinguishing equipment

The building must have appropriate and sufficient emergency fire extinguishing equipment so that personnel in the building can contribute to fighting fires as soon as they are detected.

The locations of fire extinguishers should be clearly marked and visible, and access to fire extinguishers must not be obstructed. People working on the premises must be trained to use fire extinguishers.

8 Preventing arson

Flammable material must not be stored close to the building's outer walls if there is a danger of fire spreading into the building from the material. Fire can be prevented from spreading into the building by using a fire-proof structure or by placing flammable material far enough away from the walls.

Flammable materials may only be kept on loading bays or under loading shelters if unauthorised personnel are prevented from accessing these locations.

All waste must be stored in such a way that unauthorised personnel cannot access it or set it on fire. Alternatively, waste storage must be arranged in such a way that if the waste catches fire, deep waste storage solutions or fire-proof structures prevent the fire from spreading from the waste shelter into the building.

The attics, basements, and other shared premises in buildings must be locked so that unauthorised personnel cannot access them.

Stair enclosures and corridors in publicly used premises must be kept free of any obstructions.

9 Flammable liquids and gases

Applicable regulations must be complied with when manufacturing, transporting, using or storing flammable liquids and gases. The permits and notifications concerning the handling and storage of inflammable liquids must be kept up to date.

10 Ventilation channels and heating equipment

The policyholder must comply with the user instructions and safety distances specified by manufacturers of heating equipment.

Heating equipment, furnaces and ventilation equipment must be cleaned in accordance with decrees and official regulations, particularly the extractor hoods (grease channels) in kitchens.

11 Electrical equipment

Electrical devices and installations must meet electrical safety requirements.

The personnel who manage and carry out electrical installations must have the qualifications required by law and sufficient professional expertise.

The policyholder must comply with the safety distances specified by manufacturers of hot-surfaced lights intended for short-term use.

Electrical heating devices must meet electrical safety requirements.

Regular inspections of electrical installations must be performed in accordance with electrical safety regulations.

12 Work machinery and vehicles

A well-ventilated charging area must be provided for electric forklifts and other work machinery. During charging, no flammable material may be kept within two metres of the charging location. A separate charging room is preferable. Flammable material must not be stored on top of chargers or in their immediate vicinity.

Work machinery and vehicles with internal combustion engines must be stored in a partitioned and well-ventilated vehicle shelter or in a marked location outdoors.

In case of any dispute under these terms and conditions the original Finnish wording shall prevail.

Insurance is granted by the following mutual insurance companies in LocalTapiola Group (business ID):

LähiTapiola **Etelä** (0139557-7) | LähiTapiola **Etelä-Pohjanmaa** (0178281-7) | LokalTapiola **Sydkusten** -
LähiTapiola **Etelärannikko** (0135987-5) | LähiTapiola **Itä** (2246442-0) | LähiTapiola **Kaakkois-Suomi**
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LocalTapiola General Mutual Insurance Company (0211034-2)

The companies' contact details are available at www.lahitapiola.fi.