

# Construction, erection and repair works B10

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## 1 Binding nature and purpose of safety regulations

Compliance with the safety regulations serves to prevent loss and damage as well as reducing the amount of loss generated.

The policyholder is to ensure that all parties at the site or at the place of performance of the work comply with these safety regulations. The contract documents concluded between the policyholder and the subcontractors must specify the obligation to comply with these safety regulations.

All indemnity payable under the insurance terms and conditions is subject to the condition that the policyholder complies with the safety regulations tied to the relevant insurance contract and with the other written regulations issued by LocalTapiola. In the case of non-compliance with the safety regulations or with the other regulations issued and when non-compliance contributes to any loss or the amount or scope of loss, under the Insurance Contracts Act and the General terms and conditions indemnity may be reduced or it can be denied altogether.

In this safety regulation, 'site' refers both to construction sites and to places of performance of the erection work.

## 2 Compliance with official regulations

Compliance with all official regulations issued by the relevant authorities must be ensured. Especially, the following regulations must be considered:

### Training and guidance provided to employees

Occupational safety induction must be provided to all site employees before the start of any work, reviewing the hazards and nuisance factors of the place of performance of the work as well as the other key issues set out in the site plan.

### Site plan

Before starting any construction or erection work, a site plan pursuant to the relevant laws and decrees must be drawn up, identifying the hazards and nuisance factors affecting the construction or erection work and striving to eliminate and minimise risks. The site plan must take account of the official regulations issued by the relevant authorities and these safety regulations.

The site must be maintained such as to ensure compliance with the site plan. All plans must be updated each time there is a change in the site arrangements. A work phase must not be started before the relevant supervisor has reviewed the changed safety arrangements.

The site plan must contain at least the following issues:

- valid emergency numbers;
- location of first aid equipment;
- location of the main distribution board;
- hot work supervision plan;
- passageways;
- location of fire hydrants and first-aid extinguishing equipment;

- layout of the site buildings;
- storage sites;
- site waste management arrangements and disposition of the waste;
- storage places for flammable liquids and gases.

### Service inspections and periodic inspections

All scaffolding, machinery, devices, tanks, equipment and installations must be subjected to the service inspections, periodic inspections and cleaning set out in the instructions, laws and regulations issued by the relevant authorities. This work must be carried out only by a qualified person. The records of these inspections must be kept, and any defects and deficiencies detected must be remedied within the time period indicated in the relevant record.

### Storage of chemicals, liquids, gases and explosives

Hazardous chemicals, liquids, gases and explosives must be handled and stored in compliance with the laws and regulations that govern them. The explosion protection documents, the safety data sheets and the other safety studies concerning them must be kept up to date and readily available. Additionally, compliance with all instructions given must be monitored.

## 3 General order and security

Construction compounds must be separated from their surroundings by means of visible signs.

At a construction compound, all employees must use an identification card bearing their photograph and visitors must wear a visitor badge.

All exits, emergency exits and passageways must be kept clear, and the escape routes must be marked and illuminated.

Wastes and flammable material must be so arranged that their ignition will not present a risk of a fire spreading.

Smoking must only be allowed at designated smoking corners. The smoking corners must be equipped with fireproof ashtrays.

## 4 Protecting the works and property

The works and the property surrounding the works must be protected against dust, water and moisture, paint mist, splashes, sparks, blasting grit and equivalent damaging factors with due consideration of the site conditions and the quality of the property in question.

The contract documents must provide for the responsibilities for these protection measures.

The protection measures must be implemented using protective materials intended for use at construction sites, and the condition and functioning of the protection employed must be checked on a regular basis and in particular whenever there are changes in the working conditions or the weather conditions.

Special care must be applied in conducting the protection measures and in monitoring their functioning whenever working at a site where the actual activity for which the site is designed is pursued at the same time.

## 5 First-aid extinguishing equipment

The first-aid extinguishing equipment at the works and at the different places where work is carried out must be quickly and readily available and its location must be marked.

All extinguishers must be so arranged that at every floor there is at least one extinguisher with a 43A183 B C rating or, alternatively, two extinguishers with a 27A144 B C rating.

The distance from the works to the nearest extinguisher must not be more than 15 metres.

Outdoors and on non-heated premises, frostproof extinguishers must be used.

First-aid firefighting training must be provided to all employees.

Every change that concerns, and even partial disconnection of, an automatic fire detector or a fire-extinguishing system must be notified to the emergency response centre.

## 6 Structural fire prevention at site

At all repair, expansion and erection works where hot work is carried out and that at the same time are used for normal business purposes:

- the site facilities must be separated from the facilities that are in normal use by means of fire separating structures in class EI 60 or higher and the doors leading to them must be in class EI 30 or higher;
- the openings, penetrations and chases in all fire separating walls and floors between the premises must be completed at the earliest possible stage to conform to the final compartmentation;
- for the purposes of escape, there must be at least two independent exits; and
- the exit must be accessible without a key from the facilities that are in use for business purposes, if access to the exit is via the site facilities.

## 7 Hot work

Hot work refers to work which produces sparks or where a flame or some other heat is used and which causes a risk of fire. Such hot work includes electric and gas welding, gas soldering, hot air blower work, flame cutting, and metal polishing and cutting with a handheld power cutter.

Roof and waterproofing hot work includes waterproofing work wherein a flame or some other heat is used and which causes a risk of fire. This includes drying an insulation base with a flame or hot air, heating bitumen in a bitumen pot, fixing water impermeable products by means of heating, and any related essential auxiliary work which produces sparks.

Before commencing any hot work, a hot work plan set out in LocalTapiola's safety regulation Hot Work D10 must be compiled, and compliance with safety regulation Hot Work D10 must be ensured when carrying out the work.

## 8 Use of machines and equipment, and cables

The policyholder must ensure that:

- all machines and equipment are used in compliance with the relevant operation manuals;
- at the site the cables must be protected against mechanical stress and damage and the cable reels must be equipped with thermal protection;
- the switchboards must be fitted with earth leakage protection;
- the main switch must be marked with a sign;
- the arrangement and installation of overhead cables and overhead transmission lines must take account of adequate clearances and the ranges of operation of cranes;
- the condition of the electrical equipment and cables must be checked in connection with the site maintenance inspection and any defects and deficiencies detected must be remedied without undue delay;
- the installation, use, cleaning, service, maintenance and repair of all machines and equipment must comply with the manufacturer's and the importer's instructions;
- the machines and equipment are used only for their intended purpose;
- the machines and equipment are to be charged only using the manufacturer's or the importer's chargers intended for them and only at the charging stations intended for them, the equipment charged must be placed on a nonflammable surface, and the environment of the charging stations must be kept clean of any combustible material. First-aid extinguishing equipment must be available in the immediate vicinity of the charging stations.
- all electrical equipment is cleaned on a regular basis and so protected that no dirt can accumulate on it unnecessarily; and
- all machines and equipment the surface of which may get hot are arranged in such a way that there is no combustible material too close to a hot surface and that any falling does not cause a risk of ignition.

## 9 Leak testing of water equipment

Water equipment must be subjected to pressure testing before taking it into use in order to ensure that the equipment is watertight. This testing is to be performed on uninsulated water pipes and their uninsulated connections and in a manner allowing for easy detection of any possible leaky sections.

The person responsible for the construction phase must record an entry into the construction work inspection document confirming the leak tightness of the water equipment.

## 10 Storage of property

After the end of the working hours, all movable property must be moved into a locked space or enclosure or it must be locked to a fixed object. Where the property's size, weight or number, a work phase or the site conditions prevent the protection of the property in the foregoing manner, it may be stored unlocked outdoors within the construction compound.

The categories of locks and their striker plates given in this safety regulation refer to the categories laid down in the SFS 7020 standard. Where a door lock with no category is required, this denotes a category 1 or 2 approved lock under the standard; a safety lock refers to a category 3 or 4 approved lock. Padlocks are classified into categories 1–4.

For more detailed information on how to implement the requirements given in the safety regulation, see Technical guideline Break-in Protection G45. The guideline is available (in Finnish) at LocalTapiola's website at [lahitapiola.fi/yritysasiakkaat](http://lahitapiola.fi/yritysasiakkaat).

### 10.1 Property in finished building or in building under construction

Outside working hours, movable property may be stored in a building having a finished structure and having a level of break-in protection that meets the in-service requirements set for it. The doors must be locked by means of the locks already fitted into the doors, using at least a door lock.

### 10.2 Property in warehousing container and in site building

Whenever storing any movable property outside working hours in a warehousing container or in some other site building located outdoors, the roof structures, the door structures and the wall structures must be made of steel plate or they must be of such a structure that no access can be gained into the space without destructing structures by means of tools. The storage-facility side of structurally light walls, such as plasterboard walls and profiled metal sheeting walls, must be reinforced with either 12mm plywood or a 1.0mm metal sheet.

The doors must be locked by means of:

- a category 2 door lock and a category 4 safety lock, with the distance between them at 40cm or more;
- two category 3 padlocks approved together with their fixings, with the distance between them at 40cm or more; or
- a steel bar locked with a category 4 padlock approved together with its fixings.

In addition, all windows and openings of the storage facility must be protected by means of a steel grille or steel mesh, or in some other manner providing an equivalent level of break-in protection.

### 10.3 Property in vehicle or in trailer

Any property in a vehicle or in a trailer must be covered or placed in such a way that the nature of the property is not visible from the outside.

Whenever property is stored in a vehicle or in a trailer outside working hours, the vehicle or the trailer must be stored inside a locked building. If this is not possible, compliance with the following instructions must be ensured:

Property in a vehicle

- the vehicle must be equipped with an anti-theft device and the device must be switched on;
- the doors to the cab and to the load compartments must be kept locked.

Property in a trailer or on a cargo bed

- any hardtop which covers a trailer or the cargo bed of a vehicle must be of metal or some other structure which cannot be broken without tools;
- the hardtop structure must be locked to the vehicle or to the trailer by means of category 3 padlocks or other equivalent locking devices. In the absence of a hardtop structure and locking described above, the property must be fastened to the trailer or to the cargo bed structures by means of a surface-tempered steel chain or steel cable having a diameter of at least 10mm together with an approved category 3 padlock; and
- the trailer must feature a device which prevents the unhooking of the trailer from the vehicle or, if not connected to any vehicle, prevents the hooking up of the trailer to a vehicle.

### 10.4 Property outdoors and in enclosure in an enclosure

Whenever storing property in an enclosure:

- the fencing material must be of chain-link fence with a mesh size of not more than 50mm or some other fence which provides equivalent protection, and the height thereof must not be less than 2 metres;
- the bottom edge of the fence must not be over 10cm above the ground;
- the fence must be undamaged and it must not contain any openings;
- the fence must span the entire circumference of the area protected;
- the gate must be locked with a safety lock or a category 4 padlock; and
- the fenced area must be illuminated in such a way that any intrusion into the area can be detected.

### Outdoors locked to a fixed structure or object

Whenever storing any property locked to a fixed structure or object outside working hours, the property must be fastened:

- by means of a surface-tempered steel chain or steel cable with a thickness of at least 10mm locked with an approved category 3 padlock;
- at a height of at least 3 metres above the ground or some other level of standing in such a way that the property cannot be removed without a scaffold and a tool; or
- in some another manner agreed with the insurer in writing.

### **Unlocked in an unfenced construction compound**

Property must be stored in an unfenced construction compound, outdoors and without locking only where it is impossible to move the property into a locked space after working hours or to lock it to a fixed object or where, considering the site conditions and location, moving the property would entail considerable disadvantages to the site's progress and costs. Such property includes construction scaffolding and tower cranes, tarpaulins applied for protection as well as defrost mats, concrete mixers, pitch pots, prefabricated elements, thermal insulation products, drain-pipes, doors and windows.

Whenever storing any property in an unfenced construction compound unlocked, outside working hours the following action must be taken where possible:

- vehicle access to the site must be prevented;
- guarding must be stepped up;
- a surveillance camera must be installed.

### **10.5 Storage of keys**

Keys and any other identifiers authorising to open doors must be handed out only against a receipt. Keys must not be marked in any way which would connect them with the target.

No keys must be stored in any vehicles.

If a key is lost or is passed to a third party without permission, it must be immediately established whether there is any possibility of the key being misused. In the face of imminent danger, measures must be initiated to prevent any further losses.

## **11 Excavation works and earth moving**

Before engaging in any excavation works and earth moving, information must be obtained on the cables and pipes in the work area from their holder. Additionally, compliance with the excavation instructions and guidelines prepared by the cable or pipe holder must be ensured.

## **12 Safety of lifting work and transfers**

In lifting work and transfers, the Government Decree on the Safety of Construction Work must be specifically taken into account:

- When siting any lifting equipment, the carrying capacity of the ground must be ensured.
- All lifting equipment and lifting accessories must have the markings necessary for safe use. If the markings are missing, they must not be used. Lifting equipment or lifting accessories must not be overloaded.
- The weight and the centre of gravity of the load must be checked before lifting or transfer, and the load must be carefully and appropriately fastened using the attachment points (such as lifting lugs and lifting brackets) available in the load.
- For demanding lifting operations and transfers, a written work plan must be drawn up. Demanding lifting operations and transfers include the lifting and transfer of particularly heavy or large loads under difficult conditions, other lifting operations requiring special planning, and lifting operations involving the simultaneous use of more than one crane.

## **13 Backup and storage of files**

File backups must be taken once a week or more frequently and the backups are to be stored separate from the original locations where the files are kept saved in a manner that protects them from being damaged simultaneously with the original files.

*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**  
(0225907-5) | LähiTapiola **Kainuu-Koillismaa** (0210339-6) | LähiTapiola **Keski-Suomi** (0208463-1) |  
LähiTapiola **Lappi** (0277001-7) | LähiTapiola **Loimi-Häme** (0134859-4) | LähiTapiola **Länsi-Suomi** (0134099-8) |  
LähiTapiola **Pirkanmaa** (0205843-3) | LokalTapiola **Österbotten** - LähiTapiola **Pohjanmaa** (0180953-0) |  
LähiTapiola **Pohjoinen** (2235550-7) | LähiTapiola **Pääkaupunkiseutu** (2647339-1) | LähiTapiola **Savo**  
(1759597-9) | LähiTapiola **Savo-Karjala** (0218612-8) | LähiTapiola **Uusimaa** (0224469-0) |  
LähiTapiola **Varsinais-Suomi** (0204067-1) | LähiTapiola **Vellamo** (0282283-3) |  
LocalTapiola General Mutual Insurance Company (0211034-2)

The companies' contact details are available at [www.lahitapiola.fi](http://www.lahitapiola.fi).

