



During building, installation and repair work.

Index

1	Purpose	1
2	Binding force	1
3	General information	1
3.1	Contract documents	1
3.2	Communication	1
3.3	Building site plan	2
3.4	Protection	2
4	Fire safety	2
4.1	Order	2
4.2	Structural fire safety on the site	2
4.3	Preliminary fire extinguishing equipment	2
4.4	Hot works	2
4.5	Smoking and naked flame	3
4.6	Electric cables and devices	3
4.7	Heaters and lighting	3
4.8	Inflammable liquids	3
4.9	Liquid gas	3
4.10	Blasting equipment	3
5	Property protection	3
5.1	Property to be stored in locked space	3
5.2	Other property	4
5.3	Standards for locked storage space	4
6	Excavating and earthmoving work	5

1 Purpose

1 These safety guidelines provide the standards for the prevention of damage during building, installation and repair work.

1 The policyholder and the insured must adhere to these safety guidelines.

2 Binding force

2 If the safety guidelines are neglected and this has an impact on the occurrence or amount of loss (extent of damage), the compensation may be reduced or declined in accordance with the Insurance Contracts Act. The safety guidelines shall also be communicated to persons responsible for the activity at the workplace.

Building, installation and repair work

3 General information

3.1 Contract documents

The obligation to adhere to these safety guidelines shall be recorded in all contract documents.

3.2 Communication

The policyholder is responsible for communicating the content of these safety guidelines to the supervisors and contractors responsible for the work performance.

3.3 Building site plan

Preparedness for personal injuries and material damage shall be documented in the building site plan, taking into account the extent and difficulty of the work assignment.

The building site plan shall include at least the following: up-to-date emergency numbers and location of first aid equipment location of the main distribution board hot works supervision plan access routes location of the fire department's hydrants and preliminary extinguishing equipment location of temporary buildings on the site locations of storage places waste disposal arrangements and waste transportation on the site visual identification of employees.

3.4 Protection

The insured property shall be protected from dust, water and dampness, paint mist, sand-blasting sand, and other elements that may cause damage, depending on the conditions on the site and the type of the property. Particular attention shall be paid to protection when performing building and installation work on a commercial or industrial site that is in use. Paragraphs 4.4 and 5 in these safety guidelines contain more detailed instructions on protection concerning hot works and crime prevention.

4 Fire safety

4.1 Order

The site shall be kept in order in accordance with the building site plan.

4.2 Structural fire safety on the site

During repair and expansion work, the premises that are in normal use shall be separated from the work area by compartmentation elements. The classification of the element shall be at least EI 60, unless otherwise ordered due to the use of the premises. The classification of the compartmentation doors shall be at least EI 30.

The EI 60 classification for a compartmentation element can be achieved, for example, by using a 50x100 timber frame, 100 mm mineral or silicate wool insulation and a wallboard of at least 9 mm on both sides of the element.

The openings, lead-throughs and chases in compartmentation walls and floors shall be conformed to the compartmentation as early as possible.

Exits and emergency exits shall be marked clearly. At least two independent exits are required. If a section that is in normal use and adjacent to the work area has an exit located in the actual work area, access to the exit without key shall be secured. The exit shall be kept clear of any obstructions.

If the automatic fire alarm control or fire extinguishing system of a building site is switched off even partly, the emergency response centre shall be notified.

4.3 Preliminary fire extinguishing equipment

The site shall be supplied with sufficient fire extinguishing equipment.

The following minimum requirements apply to building sites:

- each floor of a building shall be equipped with a preliminary extinguisher
- the distance between extinguishers shall not be more than 30 meters, measured along the route that a person with an extinguisher would use.

Portable extinguishers must contain at least 12 kg of extinguishing agent. This requirement can be met with one 43 A 183 B-C rating portable extinguisher (12 kg) or two 27 A 144 B-C rating portable extinguishers (6 kg). The locations of preliminary extinguishers shall be marked clearly. The employees shall be trained to use the preliminary extinguishers.

4.4 Hot works

Hot works involve spark-producing work and work where flames or other heat sources are used, causing a fire hazard.

Hot works include, for example, gas and arc welding, flame and arc cutting, disc cutting and spark-producing metal polishing, and work involving the use of a gas burner, naked flame, or a hot air blower.

Tapiola's safety guidelines Hot Works D10 shall be followed on the site.

A hot work supervision plan shall be provided for the site, defining hot works, permanent hot work locations, temporary hot work locations, and the required permissions and safety measures for temporary hot work locations.

Building, installation and repair sites are temporary hot work locations. Only specially approved hot work locations that meet the requirements defined in the safety guidelines Hot Works D10 qualify as permanent hot work locations.

As an exemption to the abovementioned general

principle, the hot work supervision plan may specify zones on the site or stages of operation where a hot work license and hot work permit are not required of the person performing the work.

4.5 Smoking and naked flame

Smoking is prohibited in dusty places and places containing inflammable materials, and in places where inflammable liquids, gases, or explosives are stored or handled. Smoking prohibition and smoking areas shall be designated with signs.

4.6 Electric cables and devices

The following requirements apply to electric cables and devices used on the site during the work:

- cables shall be protected from mechanical damage
- the main circuit breaker shall be marked with a sign
- cable reels used on the site shall be thermally protected
- sufficient overhead clearances and operating space for cranes shall be reserved when making overhead cable installations
- the condition of electrical equipment and cables shall be checked during the maintenance inspection of the site.

4.7 Heaters and lighting

Appliance-specific safety distances shall be observed when planning the lead-throughs for temporary heaters and flues. Before the use of an appliance is started, the supervisors shall check the appliance and its installation.

Particular attention shall be paid to the location of temporary lighting with a hot surface (halogen lamps, for example). Any such lighting appliances shall be equipped with a support to prevent them from tipping over, and the light shall be equipped with a shield to keep materials at a sufficient distance from the hot surface.

4.8 Inflammable liquids

The provisions of the Chemicals Act (744/1989) and the Decree based on it (59/1999), and the regulations provided on the basis of this legislation shall be adhered to during the handling and storage of inflammable and hazardous substances.

The maximum total amount of extremely inflammable liquids, highly inflammable liquids, and inflammable liquids that may be stored on a building site without permission or notification is 100 litres (gasoline or thinner, for example), and the maximum total amount of other combustible liquids (diesel oil or light fuel oil, for example) is 200 litres. If the abovementioned amounts are exceeded, the substances must be stored in an appropriate outdoor storage space or in a fire-sectioned storage space for combustible substances.

4.9 Liquid gas

The provisions of the Decree on Liquefied Petroleum Gas 711/93 shall be adhered to during the handling and storage of liquid gas.

Liquid gas must not be stored in the basement of a building.

The amount of liquid gas stored (kept without permission or inspection) on a building site must not exceed 200 kg. The technical use, handling or storage of larger amounts must be reported to the municipal fire authorities.

4.10 Blasting equipment

The storage of blasting equipment on the site shall be arranged in compliance with the Government Decision 410/1986 on regulations concerning blasting work.

5 Property protection

Insured property shall be protected from theft as follows:

5.1 Property to be stored in locked space

All portable or otherwise easily movable tools and equipment and valuable building materials used on the site shall be stored in a locked space that meets the requirements specified in 5.3.1 or 5.3.2.

Such property includes:

- electric tools and other hand tools measuring and adjusting devices and IT equipment
- light and easily movable (without lifting accessories) machinery
- heating, plumbing, air conditioning and electric fixtures and equipment
- household appliances and appliances containing electronics

- valuable coating materials.

If the conditions on the site do not allow storage of such property in a locked space as specified in 5.3.1 or 5.3.2, the property may be stored:

- in a locked vehicle, trailer or boat, or
- in a locked, solid tool chest that is attached to a permanent structure in an approved manner (5.3.3).

Large and heavy machinery that cannot be kept in a locked space due to the size or other properties may be stored by locking the machinery to a permanent structure with an approved attachment mechanism (see 5.3.3). Such property includes, for example, heavy compressors and corresponding machinery.

5.2 Other property

Machinery and equipment that require a lot of space on the site and, considering the amount of property, the stage of work, and the conditions on the site, cannot be stored in a locked space or attached to a permanent structure, may be stored without structural burglary protection or other approved protection in a monitored area on the site. In such cases, taking into account the quality of the property, the location of the site, and other environmental conditions, the site must be fenced when necessary, or the access of vehicles to the site outside working hours must be otherwise prevented. The protection may be reinforced by guarding and/or by using camera supervision and an alarm system connected to the security company's alarm centre.

Such property includes, for example, the following equipment:

- tower cranes and builder's lifts
- scaffoldings
- tarpaulins and frost protection mats
- concrete mixers and moulds
- reinforcement steel cutters (not steel scissors) and bending tools
- large circular saws attached to the working floor
- pitch pots, and other building materials and accessories on the site that require a lot of space and are intended for the insured object, for example
- large building elements
- doors and windows and their frames
- building timber (not intended for interior coating)
- drain pipes and drain wells

- ingots, bricks (not glass bricks and ceramic tiles), and plaster in large sacks
- roof materials
- heat insulations
- reinforcement steel.

5.3 Standards for locked storage space

5.3.1 Temporary buildings and locked space on a building or installation site

The structure of temporary buildings on the site shall be strong and provide sufficient protection against break-in. If possible, the storage space on a building or installation site should be windowless and have a strong structure. As used herein, a building or installation site refers to the building or the part of a building where building or installation work is performed.

At the minimum, the doors of temporary buildings and the doors of property storage spaces shall be locked as follows:

- With an approved utility lock of standard SFS-EN 12209 class 3 as well as a safety lock of class 5 that are placed at least 400 mm apart. The locks of wooden and unfolded metal doors shall be protected with a slit plate.
- With a steel boom locked with a class 3 padlock of standard SFS-EN 12320, approved with its fastenings.
- In some other way that provides equal protection.

The shackle of an approved class 3 padlock of standard SFS-EN 12320 has a diameter of at least 10 mm.

The breaking strength of an approved fastening corresponds to that of a 3rd class padlock shackle.

In a wooden structure, the steel boom (at least 12 x 50 mm flat steel or 30 x 50 mm steel profile with scantling of at least 3 mm) shall be attached with a bolting through the whole structure so that the boom cannot be removed without breaking the structure.

In temporary buildings, all windows, door glasses, and other openings that are located less than 4 m from ground level or other standing surface shall be protected, for example, with

- a steel lattice or steel wire net
- hatches with locked booms

- in some other way that provides equal protection.

Other standing surfaces refer, for example, to the lower-level roof of an adjacent building, an entrance canopy, etc.

5.3.2 Locked space in a building in normal use

In a building that is in normal use, the storage space should be windowless, if possible. The doors to the storage place shall be locked with the existing locks; utility lock of standard SFS-EN 12209 class 3 is the minimum requirement. When the insured object is left unoccupied, the closing and locking of all doors, windows, and hatches must be ensured.

5.3.3 Approved attachment to a permanent structure

Approved attachment means that the property has been attached to a strong permanent structure

- with a steel chain or steel cable with at least 10 mm scantling, and with an approved padlock of standard SFS-EN 12320 class 3, or
- in some other way that provides equal protection.

6 Excavating and earthmoving work

Before starting any excavating and earthmoving work, the locations of cables and pipes in the working area must be identified.

The locations can be adequately identified by obtaining a location map from the possessor of the cable or pipe, or by checking the locations with the possessor in the field.



**Tapiola General Mutual Insurance Company
Risk Management Services**

Tel: (09) 4531

Address: FIN-02010 TAPIOLA

Visiting address: Revontulentie 7, Espoo Tapiola

Business ID: 0211034-2, Domicile: Espoo
www.tapiola.fi