

Safety regulations for the prevention of damage in hot work and in hot work during roofing and waterproofing, S621

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

Welcome to read these safety regulations!

In these safety regulations, we explain what your company must do and take into consideration to prevent property damage and business interruption losses due to hot work.

ⓘ Read these 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.

These **safety regulations** describe 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.



Insurance policy



Insurance terms and conditions



Safety regulations
This document



General Terms of Contract

CONTENTS

1	Purpose of the safety regulations: prevention of damage caused by hot work	2
2	General guidelines	2
3	Identifying and assessing the risks of hot work	3
4	Requirements on the prevention of risks caused by hot work	4
5	Requirements for regular hot work locations.	5
6	Requirements for temporary hot work locations	5
7	Requirements for hot work in connection with roofing and waterproofing	6
8	Requirements for hot work supervision	7
9	Requirements for the choice of work method	8
10	Requirements of the Rescue Act and hot work standards	8

1 Purpose of the safety regulations: prevention of damage caused by hot work

The purpose of these safety regulations is to prevent property damage and business interruption due to fire losses caused by hot work and to reduce the costs of such damage. The safety regulations describe the general requirements for damage prevention in hot work. Please note that the technical solutions in hot work are specific to each job.

These safety regulations apply to all forms of hot work

- By **hot work**, we mean work in which sparks are created, or in which a naked flame or other heat is used, creating a fire hazard.
- **Hot work** includes arc and gas welding, gas soldering, hot air blowing, flame-cutting and metal abrasion, diamond cutting and drilling, and cutting with a disc cutter.
- **Hot work** in roofing and waterproofing includes
 - drying the substrate to be insulated with open fire or hot air
 - heating bitumen in a bitumen boiler and
 - fixing water insulation material by heating, and any necessary related work that causes sparks.

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
- the property owner and employees responsible for the performance of work tasks are familiar with the contents of the safety regulations.

2 General guidelines

The policyholder or contractor is responsible for ensuring that the supervisors, contractors or safety coordinator responsible for carrying out the work are aware of the content 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, hot work safety regulations and orders issued by the rescue authorities when performing hot work.
- ✓ **Ensure** that the work site considers 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 a provision about the obligation to follow these safety regulations is included in the contract documents.
- ✓ Always **prepare** a written hot work plan before starting hot work.
- ✓ **Ensure** that the hot work plan specifies:
 - the person in charge of hot work safety who keeps the hot work plan up to date and ensures that the safety regulations contained within in can be put into practice
 - the persons authorised to grant a hot work permit
 - the persons authorised to perform hot work
 - the availability of protective materials and fire extinguishing equipment, and arrangements for hot work supervision
 - any other matters affecting hot work safety caused by the policyholder's production, operating premises, environment, and other similar factors that must be taken into consideration in addition to the issues presented in these safety regulations
 - the regular hot work locations.
- ✓ **Ensure** that the site's safety documentation specifies 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.
- ✓ When using an external contractor, **ensure** that
 - the contractor has a written hot work plan
 - the contractor and subcontractor follow these safety regulations.

3 Identifying and assessing the risks of hot work

ⓘ Identify and assess the risks posed by hot work at the hot work location and its surroundings and assess their severity. The risks must always be identified and assessed before the hot work permit is granted, and when the circumstances at the hot work location change.

- ✓ **Assess** whether the hot work could be performed using an alternative method.
- ✓ **Ensure** that the structures at the hot work location are non-flammable or protected with non-flammable construction materials or supplies.
- ✓ **Inspect** the areas and cavities around and under the hot work location.
- ✓ **Check** to ensure that the structures, lead-throughs and other protective coverings are sealed, and that sparks and spillages cannot escape the workspace or penetrate structures.

- ✓ **Ensure** that the hot work location is equipped with at least two hand-held fire extinguishers of the type 43 A 183 BC, one of which can be replaced by two hand-held fire extinguishers of the type 27 A 144 BC.
 - Note that the minimum fire class of hand-held fire extinguishers required in hot work in roofing and waterproofing differs from the minimum fire class of hand-held fire extinguishers in other temporary hot work locations.
- ✓ **Ensure** that no flammable material that is unrelated to the work at hand is present in the hot work location.
- ✓ **Ensure** that access routes are clear of obstructions.
- ✓ **Ensure** that the hot work location is clean and orderly.
- ✓ Always **assess** the ignition temperature of the material being worked before starting hot work.
- ✓ **Ensure** that the site has an automatic fire alarm or fire extinguishing system.
- ✓ **Find** out before starting hot work whether the premises are classified as ATEX premises.

4 Requirements on the prevention of risks caused by hot work

ⓘ The necessary safety measures to prevent damage caused by hot work are determined based on the risk identification and assessment.

- ✓ **Perform** the hot work at a regular hot work location whenever possible.
- ✓ **Ensure** that the structures at the hot work location are non-flammable or protected with non-flammable construction materials or supplies.
- ✓ **Comply** with the additional instructions given by the person in charge of ATEX premises if you are performing hot work in ATEX classified premises.
- ✓ **Clean** the areas around and under the hot work location.
- ✓ **Clear** the hot work location of any flammable and unnecessary material, dust and other fine-grained flammable material.
- ✓ **Protect** or **cover** any lead-throughs, claddings, cavities and cracks.
- ✓ **Protect** the nozzles of the automatic fire extinguishing system with temporary coverings that are removed after the hot work is completed.
- ✓ **Protect** or cover ventilation ducts.
- ✓ **Protect** cables, cable racks, machinery and equipment.
- ✓ **Shut** any windows and openings so that the hot work location is not connected to a space used for handling or storing flammable gases or liquids.
- ✓ **Seal** any structures and openings to ensure that sparks and spillages cannot escape the workspace or penetrate structures.
- ✓ **Ensure** that the hot work location is equipped with at least two hand-held fire extinguishers of the type 43 A 183 BC, one of which can be replaced by two hand-held fire extinguishers of the type 27 A 144 BC.
 - Note that the minimum fire class of hand-held fire extinguishers required in hot work in roofing and waterproofing differ from the minimum fire class of hand-held fire extinguishers in other temporary hot work locations.

- ✓ **Disconnect** the automatic fire alarm system or, if possible, a separate section of the alarm system as required for the duration of the hot work. Reconnect the fire alarm system after the hot work is completed.
- ✗ **Do not handle** or **store** flammable liquids at the hot work location.
- ✗ **Do not store** any items on access routes.
- ✗ **Do not overfill** waste bins or containers.

5 Requirements for regular hot work locations

ⓘ A regular hot work location is a specific fire compartment or other area set apart from its environment in which hot work may be carried out safely.

- ✓ **Perform** the hot work at a regular hot work location whenever possible.
- ✓ **Ensure** that you are aware of safety issues related to the work method, work object and environment in question.
- ✓ **You do not need** a hot work permit or hot work card at a regular hot work location.
- ✓ **Ensure** that the structures at the hot work location are non-flammable or protected with non-flammable construction materials or supplies.
- ✓ **Seal** any structures and protective coverings to ensure that sparks and spillages cannot escape the workspace or penetrate structures.
- ✓ **Ensure** that the hot work location is equipped with at least two hand-held fire extinguishers of the type 43 A 183 BC, one of which can be replaced by two hand-held fire extinguishers of the type 27 A 144 BC or a pressurised hose reel.
- ✓ **Remove** any unnecessary flammable material from the hot work location.

6 Requirements for temporary hot work locations

ⓘ All locations which are not regular hot work locations are considered temporary hot work locations. Performing hot work in a temporary hot work location always requires a written temporary hot work permit.

The hot work permit may only be issued by a person with a valid hot work card.

A hot work permit may be issued by a person referred to in the policyholder's hot work plan who, in terms of experience and familiarity with the target, is best equipped to identify and assess any dangers caused by the hot work and who can consequently specify any necessary safety measures.

- If the hot work permit is issued electronically, the permit must be archived before the actual hot work is started, and the hot work permit must be available to the person who issued the permit, the person responsible for the area of the hot work and employees responsible for fire safety at the hot work location.
 - The hot work permit and the safety measures specified in it must always be communicated to hot work employees and hot work supervisors, regardless of whether the permit was issued electronically or in paper format.

- When a paper hot work permit is used, the permit must be issued in four copies. Before hot work is started, the person who issued the hot work permit must give one copy of the permit to the person performing the work, one copy to the hot work supervisor and one copy to the fire-watch after the hot work.

A hot work permit may be issued only for a limited period and a specific project. The maximum period of validity of the permit is one week. If the conditions at the hot work location change during the permit's validity, the person who issued the permit must update the permit to correspond with the new conditions.

- ✓ **Hot work** may only be performed in a temporary hot work location if it cannot be performed in a regular hot work location.
- ✓ **Perform** all hot work in roofing and waterproofing in accordance with the instructions for temporary hot work locations.
- ✓ **Ensure** that you have a valid hot work card.
- ✓ **Ensure** that the written hot work permit valid for the location for a limited period is valid.
- ✓ Always **identify** and **assess** the risks of hot work before starting hot work.
- ✓ **Do not start** the hot work until the safety measures specified in the hot work permit are implemented.
- ✓ **Ensure** that weather conditions have been taken into consideration in the choice of hand-held fire extinguishers.
- ✓ **Ensure** that the hot work location is equipped with at least two hand-held fire extinguishers of the type 43 A 183 BC, one of which can be replaced by two hand-held fire extinguishers of the type 27 A 144 BC or a pressurised hose reel.
 - Take weather conditions (temperature) into account when using a hose reel.
 - Note that the minimum fire class and size of hand-held fire extinguishers required in hot work in roofing and waterproofing differ from the minimum fire class of hand-held fire extinguishers in other temporary hot work locations (see requirements in roofing and waterproofing).
- ✓ Always **supervise** the hot work location during the work, including during breaks.
- ✓ **Ensure** that a fire watch is observed after the completion of the hot work as instructed in the permit and always for at least one hour
- ✓ **Comply** with the additional instructions given by the person in charge of ATEX premises if you are performing hot work in ATEX classified premises.
- ✓ **Protect** the nozzles of the automatic fire extinguishing system during the hot work and remove the protections after the work is completed.
- ✓ **Disconnect** the automatic fire alarm system or, if possible, a separate section of the alarm system as required for the duration of the hot work. Reconnect the fire alarm system after the hot work is completed.

7 Requirements for hot work in connection with roofing and waterproofing

ⓘ Perform all hot work in roofing and waterproofing according to the instructions for temporary hot work locations.

Appoint several hot work supervisors for roofing and waterproofing work in cases where a single hot work supervisor is unable to cover the entire hot work area, such as areas and cavities under the area.

- ✓ **Perform** all hot work in roofing and waterproofing according to the instructions for temporary hot work locations.
- ✓ **Ensure** that employees performing hot work have a valid hot work card.
- ✓ **Ensure** that hot work locations in roofing and waterproofing work are always equipped with at least two class 55 A 233 BC (12 kg) hand-held fire extinguishers, one of which can be replaced with two class 43 A 183 BC (6 kg) hand-held fire extinguishers, as well as a hose reel.
 - Take weather conditions (temperature) into account when using the hose reel.
- ✓ **Ensure** that hot work locations in roofing work are equipped with clearing equipment (at least an axe and crowbar), non-flammable protective materials, protective gloves and a chainsaw equipped with a chain according to the roof material.
- ✓ Always **supervise** the hot work location during the work, including during breaks.
- ✓ **Ensure** that a fire watch is observed after the completion of the hot work as instructed in the permit and always for at least one hour.
- ✓ **Do not remove** the fire extinguishing and clearing equipment from the location at any time during the hot work, breaks or the fire watch.

We recommend

- scheduling hot work in connection with roofing and waterproofing work for the start of the working day to allow for a longer fire watch.
- at least 2 hours for post-monitoring of roof and waterproofing work.

8 Requirements for hot work supervision

⚠ The hot work supervisor must have a valid hot work card.

- ✓ **Ensure** that the person performing hot work does not simultaneously act as the hot work supervisor.
- ✓ **Always** supervise the hot work location during the work, including during breaks.
- ✓ **Ensure** that a fire watch is observed after the completion of the hot work as instructed in the permit and always for at least one hour.

We recommend

- scheduling hot work in connection with roofing and waterproofing work for the start of the working day to allow for a longer fire watch.
- at least 2 hours for post-monitoring of roof and waterproofing work.
- ✓ **Supervise** the hot work location, its environment, and substructures without interruption.
- ✓ **Suspend** the hot work if you detect fire, bodily injuries, unusual smoke, an overflow of the bitumen boiler or other hazards.

9 Requirements for the choice of work method

ⓘ Replace the hot work with a work method that poses no fire hazard if the structures to be insulated are flammable or contain cavities which cannot be inspected and supervised.

- ✗ **Do not attach** waterproofing material over sheet metal or other metal structures by heating the attachment point.
- ✗ **Do not use** a naked flame or hot air in the vicinity of openings or lead-throughs in the structures.
- ✗ **Do not use** a naked flame or hot air in the joints of structures in a way that allows a naked flame or hot air to penetrate the structure.
- ✗ **Do not defrost** frozen pipes using a naked flame or a hot air gun.
- ✓ **Ensure** that the structures at the hot work location are non-flammable or protected with non-flammable construction materials or supplies.
- ✓ **Seal** any structures and protective coverings to ensure that sparks and spillages cannot escape the workspace or penetrate structures.

10 Requirements of the Rescue Act and hot work standards

ⓘ The person performing hot work is always responsible for performing the work without creating a fire hazard.

- ✓ **Ensure** sufficient safety measures whenever you engage in work with a heightened risk of fire or other accident.
- ✓ **Comply** with the following instructions in hot work:
 - Fire precaution of hot works SFS 5900, and
 - Fire precaution of hot works in roofing and waterproofing SFS 5991.

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!

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Regulatory authority: Financial Supervisory Authority, www.fiva.fi



NOTE: A hot work permit is always required when performing hot work.
Print out four (4) copies of the hot work permit.

Hot work site	Customer	Address				
	Property/building	Department/space				
Period of validity	Start date	End date	Timing (at)			
Inspection of the hot work permit	<input type="checkbox"/> The person issuing the hot work permit has confirmed that all personnel involved in hot work have valid hot work cards					
Person(s) performing the hot work/company	Person performing the hot work	Person performing the hot work	Person performing the hot work	Person performing the hot work		
Hot work	<input type="checkbox"/> Hot work <input type="checkbox"/> Gas welding <input type="checkbox"/> Bitumen boiler operation	<input type="checkbox"/> Roof work and waterproofing <input type="checkbox"/> Disc cutting, grinding <input type="checkbox"/> Other Fire Hazardous Work?	<input type="checkbox"/> Arc welding <input type="checkbox"/> Flame cutting	<input type="checkbox"/> Hot air dryer or soldering iron <input type="checkbox"/> Liquefied gas burner operation		
Investigation and assessment of the hazards of hot work	<input type="checkbox"/> Yes (hazard present) <input type="checkbox"/> No (no hazard present)	Valuer				
	Optional working method for the hot work has been assessed			Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	The hot work location contains flammable dust or finely grained material			<input type="checkbox"/>	<input type="checkbox"/>	
	The wall, ceiling or floor structure near the hot work location contains flammable materials			<input type="checkbox"/>	<input type="checkbox"/>	
	The hot work location contains flammable materials that can ignite			<input type="checkbox"/>	<input type="checkbox"/>	
	The hot work location contains flammable gases or fumes, or such may be formed			<input type="checkbox"/>	<input type="checkbox"/>	
	The hot work location contains cables or cable racks			<input type="checkbox"/>	<input type="checkbox"/>	
	Lead-throughs, claddings, hollow spaces and cracks at the hot work location have been covered			<input type="checkbox"/>	<input type="checkbox"/>	
	Air ventilation ducts at the hot work location have been protected or covered for the duration of the work			<input type="checkbox"/>	<input type="checkbox"/>	
	Heat created in the hot work may be transferred to the wall, ceiling or floor structure			<input type="checkbox"/>	<input type="checkbox"/>	
The hot work must be carried out in an elevated area, causing sparks and splashes to easily spread over a wide area			<input type="checkbox"/>	<input type="checkbox"/>		
Other hazards involved in the hot work, please specify?			<input type="checkbox"/>	<input type="checkbox"/>		
Investigation safety procedures and implementer	The hot work location must be protected separately or a separate protective structure must be made			Customer <input type="checkbox"/>	Contractor <input type="checkbox"/>	Checked/Comments <input type="checkbox"/>
	The hot work location must be cleaned and flammable materials removed from the location			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Cracks, holes and lead-throughs in the walls, ceiling and floor must be covered			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Machines and equipment, flammable structures and cable racks, etc. must be moved or protected			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	The place of the work must be watered down			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	The work site must be cooled continuously			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Gas content must be measured and the room ventilated			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Areas around and below the hot work location must be inspected and cleaned			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Special measures required by hot work	Deactivation and reactivation of the smoke alarm has been arranged			Customer <input type="checkbox"/>	Contractor <input type="checkbox"/>	
	Actions in case of fire or other emergency have been reviewed			<input type="checkbox"/>	<input type="checkbox"/>	
	The storage of gas cylinders or other hazardous equipment after the work has been agreed upon			<input type="checkbox"/>	<input type="checkbox"/>	
	Thermal imaging after work is completed			<input type="checkbox"/>	<input type="checkbox"/>	
	Other, please specify?			<input type="checkbox"/>	<input type="checkbox"/>	
First-aid extinguishing equipment	The hot work location must have at least two 43 A 233 BC class hand-held fire extinguishers. One hand-held extinguisher can be replaced by a hose reel or two hand-held extinguishers of the type 27 A 188 BC. Hot work performed on a roof requires at least two fire extinguishers of the type 55 A 233 BC, one of which can be replaced by a hose reel or two hand-held fire extinguishers of the type 43 A 233 BC. The fire extinguishing equipment must be at the hot work location throughout the hot work and fire-watch.					
	Customer	Contractor	Customer	Contractor	Contractor (roof hot work)	
	<input type="checkbox"/> Hand-held fire extinguisher 43 A 183 BC _____ no.	<input type="checkbox"/> Hand-held fire extinguisher 27 A 144 BC _____ no.	<input type="checkbox"/> Hand-held fire extinguisher 55 A 233 BC _____ no.	<input type="checkbox"/> Hose reel	<input type="checkbox"/> Hand-held fire extinguisher 43 A 183 BC _____ no.	
	<input type="checkbox"/> CO ² - extinguisher _____ no.	<input type="checkbox"/> Stirrup pump	<input type="checkbox"/> Smothering blanket	<input type="checkbox"/> Special extinguishing	<input type="checkbox"/> Clearing equipment	
			<input type="checkbox"/> Pressurised fire hose (roof hot work)	<input type="checkbox"/> Chainsaw		
Hot work supervision and execution	Supervision must be continuous throughout the hot work, also during breaks. The person performing hot work may not act as the hot work supervisor at the same time. Fire watch must be carried out in accordance with the hot work permit, at least every hour. The hot work supervisor must have a valid hot work card.					
	Hot work supervisor during the work and breaks, name and (telephone)			Hot work supervisor after the work, name and (telephone)		
Fire alarm or automatic fire extinguishing equipment	The fire alarm system must be disconnected for the duration of the hot work, where necessary. Connections may only be made by the person in charge of the equipment. The nozzles of the automatic fire extinguishing system must be protected where necessary. Protection must be agreed upon separately with the person in charge of the equipment.					
	Person in charge of fire alarm / sprinkler equipment and telephone			Disconnected by, name and telephone		
Hot work permit issued by	Date	Name and name in print/block letters			Telephone	
	Date	Name and name in print/block letters		Telephone	Comments	
Inspections during the hot work permit period	Date	Name and name in print/block letters		Telephone	Comments	
	Date	Name and name in print/block letters		Telephone	Comments	