

# SAFETY REQUIREMENTS OF CORPORATE PROPERTY INSURANCE

## KT.349.08

Unofficial translation based on the KT.349.08 conditions in Estonian

These safety requirements shall be applicable to the insurance contracts made in ERGO Insurance SE, where the object of insurance is the property used in business.

### 1. Mandatory nature of safety requirements

The policyholder and the persons equalised with the policyholder shall follow any and all safety requirements arising from Estonian legislation, the user manuals of equipment manufacturers, and these safety requirements.

### 2. Fire safety instructions

- 2.1. The company shall adopt general fire safety instructions and introduce them to each employee.
- 2.2. The fire safety instructions shall contain instructions for rescuing people, reporting of fire, using basic fire extinguishing equipment and performing other acts in the event of fire.

### 3. Basic fire extinguishing equipment

- 3.1. There shall be basic fire extinguishing equipment in the place of insurance in accordance with legislation in force.
- 3.2. The basic fire extinguishing equipment shall be in working order at all times.
- 3.3. The locations of the basic fire extinguishing equipment shall be clearly marked and easily accessible.
- 3.4. Used fire extinguishers used and fully or partially depleted fire extinguishers shall be referred to maintenance immediately.
- 3.5. Maintenance of fire extinguishers shall be ensured by their regular inspection, examination and maintenance.

### 4. Fire detection and fire alarm system

- 4.1. The automatic fire detection and fire alarm system specified in the insurance contract shall be switched on 24 hours a day.
- 4.2. The system shall be designed, installed and maintained in accordance with the legislation in force.

### 5. Cleanliness and maintenance

- 5.1. The internal premises and territory of the company shall be cleaned of production residues and waste to ensure fire safety.
- 5.2. Flammable production waste and cleaning cloths shall be kept in non-combustible dustbins with a lid, which are emptied at the end of each working day.
- 5.3. The dustbins shall be placed in the territory in such a manner that the spread of fire would be precluded in case they ignite.
- 5.4. Places that are difficult to access such as open areas under the floor, tunnels of conveyors, power cable shelves, ventilation shafts, bases of equipment, channels, etc., shall be cleaned regularly.
- 5.5. Excessive combustion heat load (e.g. pallets and packaging material) shall be removed from the workplace immediately after completing the respective job.
- 5.6. All passages of production and warehousing premises shall be free of any obstacles.
- 5.7. The escape routes shall be kept free of any obstacles and no goods may be stored on them even temporarily.

### 6. Smoking

- 6.1. Smoking shall be permitted only in a place prescribed and equipped for the purpose.
- 6.2. The place of smoking shall have ash trays complying with the safety requirements, which are emptied regularly and to the place designated for the purpose.

### 7. Hot work

- 7.1. Upon performance of hot work in a permanent or temporary establishment the legislation in force shall be followed.
- 7.2. A hot work permit shall be issued for the purpose of organisation of hot work in a temporary workplace.
- 7.3. Upon performance of hot work the surroundings shall be cleaned of combustible waste and objects and combustible structures in the proximity of the workplace shall be covered with a cover or screen or sprayed with water. There shall be basic fire extinguishing equipment at the workplace. During and after completion of work supervision at the place of hot work and in the area surrounding it shall be ensured.

### 8. Structural fire protection

- 8.1. Fire doors, latches and windows shall be maintained regularly.
- 8.2. Fire doors shall be closed, except automatic doors for which unobstructed closure needs to be ensured.
- 8.3. Blocking fire doors (getting them stuck, binding them, etc.) shall be prohibited.
- 8.4. Holes and piping and cable holes (feedthroughs) in firewalls and floors shall be sealed or closed according to the requirements established for fire structures.

### 9. Heating equipment

- 9.1. Upon using temporary heating equipment, the user manuals of the equipment shall be followed.
- 9.2. Heating equipment shall be installed in accordance with their mandatory safety distances.
- 9.3. Upon using electrical heating equipment, the electrical safety requirements shall be followed. No open heat radiation equipment shall be used on production or storage premises.
- 9.4. Electrical heating equipment shall be securely fastened and not covered.

### 10. Electrical equipment

- 10.1. Electrical equipment and machinery shall be installed in accordance with the electrical safety requirements. They may be installed and operated only by employees who have undergone relevant training.
- 10.2. Failures of electrical equipment shall be eliminated immediately.
- 10.3. Electrical equipment which is not used outside the working hours shall be switched off.
- 10.4. Electrical equipment and engines shall be dry and regularly cleaned. Engine covers shall be cleaned of dust and dirt so their cooling does not suffer. The cooling grills shall not be blocked.
- 10.5. Special attention shall be paid to the electrical equipment and machinery of flammable and explosive premises. The plant temporarily used on these premises shall comply with the safety requirements of these premises.

## 11. Maintenance of equipment and machinery

Installation, usage and technical maintenance of the plant shall comply with the requirements of its manufacturer's technical and technological documentation. Technical maintenance of the plant shall be carried out regularly, incl. equipment (machinery) shall be lubricated and the condition of the transmission belts and conveyor belts shall be inspected.

## 12. Flammable liquids and gases

12.1. Flammable liquids and gases may be used in production and warehoused in accordance with the established safety requirements and threshold quantities. Upon open use of inflammable and combustible liquids there is a fire and explosion hazard; therefore, the following safety requirements shall be followed in the place of use:

- 12.1.1. it is prohibited to use open fire and smoke;
- 12.1.2. the electrical plant and wiring shall comply with the electrical safety requirements;
- 12.1.3. any and all machines, equipment and tanks where combustible liquids are used or kept shall be earthed. For the purpose of prevention of static electricity easily electrified working clothing shall not be used. Plastic tanks, hoses and funnels shall not be used;
- 12.1.4. combustible liquids shall not be used in the proximity of hot machine and equipment parts;
- 12.1.5. hot work shall not be performed in the proximity of the place of use of combustible liquids.

12.2. In addition to the aforementioned requirements the following shall be kept in mind:

- 12.2.1. at the end of the working day gas balloons in temporary use shall be taken to the respective warehouse or be stored near the external door (gate) in a place where they can be secured using special fastenings;
- 12.2.2. gas shall not be used in the basement or other rooms which cannot be easily aerated;
- 12.2.3. gas balloons of hoists may be exchanged only in the prescribed place;
- 12.2.4. gas balloons may be stored only in the vertical position so that the end with the valve is pointed upwards and only empty balloons may be stored horizontally;
- 12.2.5. gas balloons shall not be placed in the stairwell, passage or on an escape route;
- 12.2.6. in the case of even the slightest gas smell the use of electrical equipment (switches) shall be avoided. The place of oozing shall be identified and sealed promptly and the premises shall be carefully aerated.

## 13. Warehousing

13.1. Production facilities

- 13.1.1. The quantity of materials warehoused on the production premises shall not exceed the quantity inevitably called for in the production process.
- 13.1.2. The surroundings of the equipment shall be kept free of materials and products.
- 13.1.3. Upon using combustible liquids, the respective safety requirements shall be followed.
- 13.1.4. Combustible liquids shall be kept only on the prescribed premises.
- 13.1.5. Combustible liquids may be kept in the production facilities only in the quantity required for one working day.
- 13.1.6. The threshold quantity which may be kept on the combustible liquids warehousing premises shall be marked clearly and visibly.

13.2. Warehouses

- 13.2.1. The warehouse (premises) and the surroundings thereof shall always be organised for the purpose of reduction of the fire hazard.
- 13.2.2. It is prohibited to use the passage for warehousing purposes – it shall be free of any obstacles at all times.

13.2.3. The warehouse equipped with an automatic fire detection and fire alarm system shall be marked with the maximum height of storage of products, which shall not be exceeded.

13.2.4. In general, no production operations are allowed in a warehouse.

13.3. Loading platforms

13.3.1. The place of loading shall not be used for interim warehousing.

13.3.2. At the end of the working days the area shall be emptied of pallets and goods, and the packaging material and waste shall be removed.

## 14. Using motor vehicles inside warehouse facilities

14.1. Upon using motor vehicles inside warehouse facilities it shall be adhered to the following requirements:

- 14.2. motor vehicles may be inside the warehouse exclusively during loading or unloading goods;
- 14.3. keeping and parking motor vehicles inside a warehouse shall be prohibited;
- 14.4. there shall be enough free space around a motor vehicle for loading goods;
- 14.5. oil spilled from a motor vehicle shall be cleaned immediately;
- 14.6. a hoist may be fuelled and loaded only in the prescribed place. At the end of the working hours the hoists shall be parked on the prescribed premises.

## 15. Locking

15.1. Upon leaving the building or premises, all doors, windows, latches and other openings of the building or premises shall be closed and locked in such a manner that without breaking or removing the barrier or lock restricting access to the location of the property it is impossible to enter the place of insurance.

15.2. Upon losing the key or code or in case third parties gain illegal access to the key or code, the policyholder shall immediately change the lock or the code.

## 16. Security alarm system

16.1. Upon leaving the building or premises, the security alarm system specified in the insurance contract shall be engaged.

16.2. The security alarm system shall be installed in such a manner that the entirety of the property insured against the risk of burglary is located within the range of operation of the sensors of the security alarm system. No points of the premises may be left outside the working range of the sensors of the security alarm system due to the position of stored items, construction solutions, furniture, etc. It shall be taken into account that the building or the premises located therein may be accessed through a door, window, wall, roof, etc.

16.3. The security alarm system shall operate in such a manner that it engages upon occurrence of a threat and ensures transmission of an alarm. The policyholder shall ensure that upon engagement of the security alarm system and receipt of the signal an employee of the security company or a representative of the policyholder shall inspect the building or premises constituting the place of insurance from the outside and inside.

16.4. The security alarm system shall be in a working order and its operation shall not be disturbed by the acts or omissions of the policyholder or persons equalised with the policyholder.

16.5. Third parties shall not gain possession of the codes of the security alarm system.

## 17. Water supply, sewerage, heating and cooling systems

17.1. The policyholder shall maintain the water supply, sewerage, heating and cooling systems.

17.2. The policyholder shall close, empty and keep empty the water supply, sewerage and heating systems located in an unused and unheated building or parts of the building.