



**Insurance
& Pension
Denmark**



 **Finance Norway**



Product registration

**Anti-intruder products
applicable to burglary
and theft insurance**

December 2017

**Insurance
& Pension
Denmark**

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1. Foreword

The Nordic insurance associations, SF/Insurance Sweden (Sweden), FFI/Finance Finland (Finland), Finance Norway (Norway) and Insurance & Pension Denmark (Denmark), have approved a joint system for registration of anti-intruder products applicable to burglary and theft insurance.

In Norway, Finance Norway is represented by FG Skadeteknikk (former FG Forsikrings-selskapenes Godkjennelsesnevnd).

The aim of the scheme is to promote the intentions of the European Common Market to enable products "approved" in one European country also to be used in another European country.

The scheme described in this document applies, however, only to anti-intruder products registered by insurance associations in the Nordic countries.

A secondary purpose of the registration scheme is to ensure that insurers and their customers can readily access a list of many suitable anti-intruder products. It should be noted that insurers can stipulate the use of specific anti-intruder devices, and it is only the particular insurance contract that can specify which anti-intruder products may be used for individual security purposes.

The registration of a product can be withdrawn if any new knowledge or information gives reason to doubt the performance of the product.

Each Nordic country is responsible for its own system and registration terms.

Insurance Sweden has no product registration system, see section 5 and appendix 5.

This document is the original. In the event of any differences in interpretation of a translated version, the English version takes precedence.

2. Registration

A product can be registered according to the procedures of each organisation where applicable.

The following is minimum required documentation:

- A copy of a certificate issued by an accredited certification body as specified below ¹⁾
- User guide in the language of the country concerned.
- Installation instructions in the language of the country or in English – unless otherwise specified by the relevant insurance association.
- Where the applicant is a person other than the certificate holder, the certificate holder must provide a declaration in writing authorising the applicant to use the certificate in connection with registration of the product.

¹⁾ Requirements to accreditation and certification bodies:

- Certification body conforming to quality standard EN/ISO/IEC 17065: 2012. The scope of the accreditation must cover relevant standards.
- An accreditation body in an EU/EEA member state must accredit the certification body.
- The accreditation body must be a member of European Accreditation (EA).

The certificate must comply with the following:

- The certificate must be in English.
- The certificate must have an expiry date
- Certification must be based on a test conducted in accordance with relevant performance specifications, valid at the time of application, and listed in Appendix 1.
- The certificate must include information showing which version of the performance specification it was issued under.
- The certificate must state which class or grade the product achieved under the relevant performance specifications.
- Documentation must be provided proving the attestation of the certification body and its authority to issue product certification. Documentation must be in English.

Any costs in connection with registration must be met by the applicant.

Costs differ in the various national insurance associations.

3. Registration period

Registration is limited in time to the period of validity stated on the certificate, subject to a maximum registration period of five years. Before expiry of the registration period, the applicant can apply for a new registration period by submitting a valid certificate. Such an application must be made to each of the Nordic insurance associations with whom it is wished to maintain the registration.

The registration of an anti-intruder product can be renewed repeatedly if the product or standard has not changed and the product continues to have a valid certificate

4. Discontinuation of performance specifications

In the event that performance specifications (product standard etc.) are no longer recognised in one of the individual national insurance associations, any registered products complying with these specifications can continue to be registered until expiry of the certificate, subject to a maximum period of five years.

In the event that a specific set of performance specifications ceases to be recognised or in the event of discontinuation of performance specifications, each Nordic insurance association can individually opt to continue to register the anti-intruder products concerned in accordance with pt. 3, Registration period.

Notice of withdrawal of approval of performance specifications will be published on the association's website or in the form of a notice from the body that issued the specifications.

5. Application for registration

Application for registration must be submitted to each of the Nordic insurance associations; details of the required procedure are given on their websites.

FFI, Finance Finland, www.finanssiala.fi, www.vahingontorjunta.fi

FG Skadeteknikk, Norge, www.fgsikring.no

F&P, Forsikring & Pension, www.fpsikring.dk

6. Definitions

This document uses the following definitions:

Term	Definition
Accredited certification body	A certification body in an EU/EEA country which satisfies quality standard EN/ISO/IEC 17065: 2012 for product certification, and is accredited by an accreditation body in an EU/EEA country under special legislation and is subject to the special control of the accreditation body.
Anti-intruder products	In the context of this document: products providing mechanical resistance to intrusion, e.g. locks, grilles, etc., and products for electronic monitoring, e.g. sensors and central equipment for automatic intruder-alarm systems.
Applicant	Producer, importer or seller of an anti-intruder product who wishes to have the product included on the insurance association's registration list.
CEN	The European organisation for national standards organisations – Comité Européen de Normalisation
CENELEC	The European organisation for national standards organisations in the electrotechnical field – Comité Européen de Normalisation Électrotechnique.
Certificate	Document issued by an accredited certification body confirming conformity with an EN or TS from CEN or CENELEC.
Document of conformity	A document other than a certificate, which confirms conformity with performance specifications.
Finance Finland/FFI	Finance Finland is a trade body, which represents financial companies. Main objective is to secure a benign operating environment, well-functioning financial market and effective payment system. FFI also promote loss prevention in addition to social welfare and safety.

www.finanssiala.fi,
www.vahingontorjunta.fi

Term	Definition
Finance Norway	<p>Finance Norway is the organisation representing the financial sector – banks, financial institutions and insurance companies – in Norway.</p> <p>www.finansnorge.no, www.fgsikring.no</p>
F&P Godkendelsesblad	<p>A former type of document of conformity, verifying tests and classification of mechanical anti-intruder products tested in accordance with F&P Denmark’s Standard Thief Method. It is no longer valid for registration.</p>
Insurance Sweden/SF	<p>A joint organization for insurers who conduct insurance activities in Sweden. The organisation safeguards the interests of members and their opportunities for carrying on business in Sweden and abroad.</p> <p>www.svenskforsakring.se</p>
Insurance & Pension Denmark/F&P	<p>The organization in Denmark representing insurers and cross-company pension funds.</p> <p>www.forsikringogpension.dk, www.fpsikring.dk</p>
Interpretation sheet/IS	<p>The CENELEC Interpretation Sheet (IS) is a published sheet giving the interpretation of a CENELEC standard. In principle, a CENELEC standard is written in such a way that there is no need for interpretation by the user. However, the parties involved in the use of the standards, such as manufacturers, certifiers and legislators, read standards from their own perception and do not always understand the intentions expressed by the standards. Therefore, the Technical Body responsible for the published standard asks CEN-CENELEC Management Center (CCMC) to issue, after due approval procedure, an Interpretation sheet, which purpose is to clarify the meaning or the intention of a specific part of the standard.</p>

Term	Definition
Performance specifications	<p>Technical specifications stipulated by a requesting party – e.g. an insurance company – as a necessary condition of insurance.</p> <p>or</p> <p>Specification of technical properties for a product, e.g. a standard or other technical specifications approved by one of the Nordic insurance associations, e.g. from Insurance Europe (former CEA), SF, Finance Norway, FFI or F&P.</p> <p>See Appendix 1-5</p>
Period of registration	The period during which a product can be registered without requiring renewal of registration and which can be a maximum of five (5) years subject to a maximum of the period shown in the certificate.
Product certification	Process under which an accredited certification body issues documentation to the effect that a product has been tested in accordance with and meets the requirements laid down in a defined product standard.
Registration scheme	The scheme described in this document.
Standard Thief Method (STM)	Forensic testing method to assess the intrusion resistance of mechanical anti-intruder products. The method was designed by Insurance & Pension Denmark. Stop for test: 31.12.2013 and stop for approval: 31.12.2015.
Stöldskyddsföreningen/SSF	Swedish Theft Prevention Association publishes norms for security in Sweden.

Appendix 1: List of performance specifications for anti-intruder products

List of performance specifications for anti-intruder products, stating which specifications are approved by the individual insurance association.

Dated references are subject to current and subsequent versions of the standards mentioned.

Automatic intruder alarms (AIA):

European product standards (EN) and Technical specifications (TS) published by CENELEC including interpretation sheets (IS) and amendments (A), norms published by SSF.

Intruder alarm systems

Specification	Title	Note	Recognised by:			
						
EN 50131-1:2006/ A2:2017	Alarm systems - Intrusion systems—Part 1: General requirements		x	x ¹⁾	x ²⁾	x
EN 50131-2-2 :2008/ IS1:2014	Alarm systems - Intrusion systems—Part 2-2: Requirements for passive infrared detectors		x	x ¹⁾	x	x
EN 50131-2-3:2008/ IS1:2014	Alarm systems - Intrusion systems—Part 2-3: Requirements for microwave detectors		x	x ¹⁾	x	x
EN 50131-2-4:2008/ IS1: 2014	Alarm systems - Intrusion systems—Part 2-4: Requirements for combined passive infrared and microwave detectors		x	x ¹⁾	x	x
EN 50131-2-5:2008/ IS1: 2014	Alarm systems - Intrusion systems—Part 2-5: Requirements for combined passive infrared and ultrasonic detectors		x	x	x	x
EN 50131-2-6:2008/ IS1: 2014	Alarm systems - Intrusion systems—Part 2-6: Requirements for opening contacts (magnetic)		x	x	x	x
EN 50131-2-7-1: 2012/ IS1: 2014	Alarm systems - Intrusion systems - Part 2-7-1: Intrusion detectors - Glass break detectors (acoustic)		x	x ¹⁾	x	x

Specification	Title	Note	Recognised by:			
						
EN 50131-2-7-2: 2012/ IS1: 2014	Alarm systems - Intrusion systems - Part 2-7-2: Intrusion detectors - Glass break detectors (passive)		x	x ¹⁾	x	x
EN 50131-2-7-3: 2012/ IS1: 2014	Alarm systems - Intrusion systems - Part 2-7-3: Intrusion detectors - Glass break detectors (active)		x	x ¹⁾	x	x
EN 50131-2-8: 2016	Alarm systems - Intrusion and hold-up systems - Part 2-8: Intrusion detectors - Shock detectors		x	x ¹⁾	x	x
EN 50131-3:2009	Alarm systems - Intrusion systems—Part 3: Control and indicating equipment		x	x	x	x
EN 50131-4: 2009	Alarm systems - Intrusion systems—Part 4: Warning devices		x	x ¹⁾	x	x
EN 50131-5-3:2017	Alarm systems - Intrusion systems—Part 5-3: Requirements for interconnections equipment using radio frequency techniques		x	x ¹⁾	x	x
TS 50131-5-4: 2012	Alarm systems - Intrusion systems—Part 5-4: System compatibility testing for I&HAS equipment located in supervised premises		x	-	x	x
EN 50131-6: 2008/ A1:2014	Alarm systems - Intrusion systems—Part 6: Power supplies		x	x ¹⁾	x	x
TS 50131-11: 2012/ IS1:2014	Alarm systems - Intrusion systems -- Part 11: Hold-up devices		x	x ¹⁾	x	x
SSF 1014 edition 5	System Components. Intruder Alarm Systems		x	x	x	- ³⁾

1) Incorporated in SSF 1014 edition 5

2) Incorporated in FG 200

3) Will not be recognised after the 31st of December 2022.

Alarm transmission systems (for intruder alarm systems)

Specification	Title	Note	Recognised by:			
						
EN 50131-10: 2014	Alarm systems – Intrusion and hold up systems – part 10: application specific requirements for Supervised Premises Transceivers (SPT)		x	-	x	x
EN 50136-1: 2012	Alarm systems - Alarm transmission systems and equipment—Part 1: General requirements for alarm transmission systems		x	-	x	x
EN 50136-2: 2013	Alarm systems - Alarm transmission systems and equipment		x	-	x	x
EN 50136-3: 2013	Alarm systems - Alarm transmission systems and equipment -- Part 3: Requirements for Receiving Centre Transceiver (RCT)		x	-	x	-
TS 50136-4:2004	Alarm systems - Alarm transmission systems and equipment -- Part 4: Annunciation equipment used in alarm receiving centres		-	-	x	-
EN 50518-1: 2013	Monitoring and alarm receiving centre -- Part 1: Location and construction requirements		x	-	x	-
EN 50518-2:2013	Monitoring and alarm receiving centre -- Part 2: Technical requirements		x	-	x	-
EN 50518-3:2013	Monitoring and alarm receiving centre -- Part 3: Procedures and requirements for operation		x	-	x	-

SSF Stöldskyddsföreningen (Swedish Theft Prevention Assn.), Sweden

Specification	Title	Note	Recognised by:			
						
SSF 114 edition 2	Requirements for Alarm transmission systems – Intruder alarm systems.		-	x	x	-
SSF 136 utgåva 4	Larmcentraler		-	x	-	-

Security fog devices

European product standard published by CENELEC

Specification	Title	Note	Recognised by:			
						
EN 50131-8: 2009	Alarm systems - Intrusion and hold up systems – Part 8: Security fog device/systems	Under revision	x	x ¹⁾	x ²⁾	x

- 1) If required, installed according to SSF 1042
- 2) See also FG 250:1

Mechanical anti-intruder products:**Secure-storage units:***European product standards (EN) published by CEN*

Specification	Title	Note	Recognised by:			
						
EN 1143-1: 2012	Secure storage units - Requirements, classification and methods of test for resistance to burglary - Part 1: Safes, ATM safes, strongroom doors and strongrooms		x	x	x ¹⁾	x
EN 1143-2: 2014	Secure storage units - Requirements, classification and methods of test for resistance to burglary - Part 2: Deposit systems		x	x	x ¹⁾	x
EN 14450: 2005	Secure storage units - Requirements, classification and methods of tests for resistance to burglary - Secure safe cabinets.		x ²⁾	-	-	x

1) Incorporated in FG 530

2) Used as key-storage unit

SSF Stöldskyddsföreningen (Swedish Theft Prevention Assn.), Sweden

Specification	Title	Note	Recognised by:			
						
SSF 3492:2015	Secure cabinet - Testing and evaluation of burglary resistance		x ¹⁾	x	x	x
SSF 1089: 2017	Säkerhetsskåp med deponering – Krav och provningsmetoder		x	x	x	-

1) Used as key-storage unit

FG Skadeteknikk, Norway

Specification	Title	Note	Recognised by:			
						
FG 520:1	Safety cupboards, Insurers' requirements for testing and approval		x	-	x	-

Burglar resistant doors

European product standard published by CEN

Specification	Title	Note	Recognised by:			
						
EN 1627: 2011	Windows, doors, shutters - Burglar resistance - Requirements and classification		x	x ¹⁾	x	x

1) Additional requirements for locks according to SSF 200 and SSF 3522.

SSF Stöldskyddsföreningen (Swedish Theft Prevention Assn.), Sweden

Specification	Title	Note	Recognised by:			
						
SSF 1078 utgåva 1	Inbrottsskyddande dörrar - Klassning, krav och provning.		x	x	x	-

Windows

European product standard published by CEN

Specification	Title	Note	Recognised by:			
						
EN 1627: 2011	Windows, doors, shutters - Burglar resistance - Requirements and classification		x	x	x ¹⁾	x

1) Incorporated in FG-320:1.

Burglar resistant walls

SSF Stöldskyddsföreningen (Swedish Theft Prevention Assn.), Sweden

Specification	Title	Note	Recognised by:			
						
SSF 1047 utgåva 2	Inbrottsskyddande väggar, krav och provning		x	x	x ¹⁾	-

1) Incorporated in FG-320-1

Grilles and shutters

European product standard published by CEN

Specification	Title	Note	Recognised by:			
						
EN 1627: 2011	Windows, doors, shutters - Burglar resistance - Requirements and classification		x	x ¹⁾	x	x

1) Additional requirements for locks according to SSF 200 and SSF 3522.

SSF Stöldskyddsföreningen (Swedish Theft Prevention Assn.), Sweden

Specification	Title	Note	Recognised by:			
						
SSF 012 utgåva 3	Norm for grilles, specifications and classification		x	x	x	- ¹⁾
SSF 033 utgåva 2	Norm for iron gates (Gallergrind), specifications and classification	Under revision	x	x	x	- ¹⁾

1) Will not be recognised after the 31st of December 2022.

Industrial gates

SSF Stöldskyddsföreningen (Swedish Theft Prevention Assn.), Sweden

Specification	Title	Note	Recognised by:			
						
SSF 1074 utgåva 1	Industriportar - Klassning, krav och provning		x	x	x	x

Security glazing

European product standards (EN) published by CEN

Specification	Title	Note	Recognised by:			
						
EN 356: 1999	Glass in building - Security glazing - Testing and classification of resistance against manual attack	Under revision	x	x	x ¹⁾	x
EN 1063: 1999	Glass in building - Security glazing - Testing and classification of resistance against bullet attack	Under revision	x	-	x ¹⁾	x

1) Incorporated in FG 300.

Locks and latches

European product standards (EN) published by CEN

Specification	Title	Note	Recognised by:			
						
EN 12209:2016	Building hardware - Locks and latches - Mechanically operated locks, latches and locking plates - Requirements and test methods		x ¹⁾	x ²⁾	x ³⁾	x
EN 1303: 2015	Building hardware - Cylinders for locks - Requirements and test methods		x ¹⁾	x ²⁾	x ³⁾	x
EN 1906:2012	Building hardware - Lever handles and knob furniture .- Requirements and test methods		x ¹⁾	x ²⁾	x ³⁾	x
EN 14846:2008	Building hardware - Locks and latches - Electromechanically operated locks and striking plates - Requirements and test methods		x ¹⁾	x ²⁾	x ³⁾	x
EN 15684:2012	Building hardware - Mechatronic cylinders - Requirements and test methods		x ¹⁾	x ²⁾	x ³⁾	x
EN 15685	Building hardware - Multipoint locks - Requirements and test methods	Under CEN process	x ¹⁾	x ²⁾	x ³⁾	x

1) Incorporated in SFS 7020

2) Incorporated in SSF 3522

3) Incorporated in FG 310

SSF Stöldskyddsföreningen (Swedish Theft Prevention Assn.), Sweden

Specification	Title	Note	Recognised by:			
						
SSF 3522, edition 1	Door and window fittings - Fixed mounted locks - Classification		x ¹⁾	x	x ²⁾	-3)

1) Applicable parts only

2) Incorporated in FG 310

3) Will not be recognised after the 31st of December 2022.

Finnish Standard, Finland

Specification	Title	Note	Recognised by:			
						
SFS 7020: 2015	Door and window fittings – fixed mounted locks and padlocks – burglary resistance - classification		x	-	x	-

Padlocks and padlock fittings

European product standard (EN) published by CEN

Specification	Title	Note	Recognised by:			
						
EN 12320: 2012	Building hardware - Padlocks and padlock fittings - Requirements and test methods		x ¹⁾	- ²⁾	x ³⁾	x

- 1) Incorporated in SFS 7020
- 2) Incorporated in SSF 014 and SSF 018
- 3) Incorporated in FG 310

SSF Stöldskyddsföreningen (Swedish Theft Prevention Assn.), Sweden

Specification	Title	Note	Recognised by:			
						
SSF 014, utgåva 3 ¹⁾	Hänglås – Klassning, krav och provning		x ²⁾	x	x ³⁾	- ⁴⁾
SSF 018, utgåva 3 ¹⁾	Norm för hänglåsbeslag - Krav och provning		x ²⁾	x	x ³⁾	- ⁴⁾

- 1) Based on EN 12320
- 2) Applicable parts only
- 3) Incorporated in FG 310
- 4) Will not be recognised after the 31st of December 2022.

Lockable fittings for windows

Swedish Standard, Sweden

Specification	Title	Note	Recognised by:			
						
SS 3620, class A: 2010	Door and window fittings - Burglar resistance - Additional lockable fittings for windows and French windows – Requirements	Under revision	x	x	x ¹⁾	x

- 1) Incorporated in FG 310

Locks for French windows (balcony/patio doors)

Swedish Standard, Sweden

Specification	Title	Note	Recognised by:			
						
SS 3620, class B : 2010	Door and window fittings - Burglar resistance - Additional lockable fittings for windows and French windows - Requirements	Under revision	x	x	x ¹⁾	x

1) Incorporated in FG 310

Key-storage tubes/boxes

SSF Stöldskyddsföreningen (Swedish Theft Prevention Assn.)

Specification	Title	Note	Recognised by:			
						
SSFN 024: utgåva 1	Norm för nyckelförvaringsenhet - Krav och klassindelning		-	x	-	x

Key safes - Finnish Standard, Finland

Specification	Title	Note	Recognised by:			
						
SFS 7020: 2015	Door and window fittings – fixed mounted locks and padlocks – burglary resistance - classification		x	-	-	-

Container locks, special locks

SSF Stöldskyddsföreningen (Swedish Theft Prevention Assn.)

Specification	Title	Note	Recognised by:			
						
SSF 1051 utgåva 2	Locking bar – Requirements and test methods/Låsboom och containerlås-Klassning och provning		x	x	x	x

Locks for bicycles

European product standard (EN) published by CEN

Specification	Title	Note	Recognised by:			
						
EN 15496: 2008	Cycles, requirements and test methods for cycle locks		x	-	x	-

Svenska Stöldskyddsföreningen/SSFN (Swedish Theft Prevention Assn.), Sweden

Specification	Title	Note	Recognised by:			
						
TFFN 701: utgåva 2	Locks for motorcycles and mopeds. Specifications/Lås till moped och motorcykel, Krav och provning.		x	x	x	-1)
SSF 011 edition 2	Requirement and testing standard for bicycle locks		x	x	x	-1)

1) Will not be recognised after the 31st of December 2022

Danish Institute for Informative Labeling /Varefakta (DVN), Denmark

Specification	Title	Note	Recognised by:			
						
DVN 5029:3	DVN guidelines for bicycle locks		x	-	x	x

Locks for boat motors

SSF Stöldskyddsföreningen (Swedish Theft Prevention Assn.)

Specification	Title	Note	Recognised by:			
						
SSFN 026 edition 1	Requirement and testing standard for outboard motor locks	Under revision	x	x	-	x

Appendix 2: Finland

Fire:

Product requirements for fire detection:

Fire detection

European product standard (EN) published by CEN

Specification	Title	Note	Recognised by:			
						
EN 14604:2005	Smoke alarm devices		x ¹⁾	-	x	-

1) Approved in wireless systems for private use.

Appendix 3: Norway

In Norway there are special rules for Grade 1 systems – residential use only, -combined systems for intruder-fire-water. For details see FG-200:2.

Fire:

Product requirements for fire detection:

Fire detection

European product standard (EN) published by CEN

Specification	Title	Note	Recognised by:			
						
EN 14604:2005	Smoke alarm devices		x	-	x	-
Note: An approval requires additional integrated module for wire free communication according to EN 50131-5-3.						

Water:

Product requirements for water leak detection and shut-off:

FG Skadeteknikk, Norway

Specification	Title	Note	Recognised by:			
						
FG 600:2 (01.12.2015)	Water leak detection and automatic shut-off		-	-	x	-

Appendix 4: Denmark

Testing after the Standard Thief Method/Standardtyvmetoden (STM) stopped the 31st of December 2013. Products tested according to STM has not been recognised after the 31st of December 2015.

The connection between classification according to the Standard thief method, YELLOW/GUL, GREEN/GRØN, BLUE/BLÅ and RED/RØD, sikringsniveau/security level and requirement to the complete lock unit/låseenhed are shown in the table below.

Security level/ Sikringsniveau	Classification – STM (Withdrawn)	New designation
10	-	Lock unit/låseenhed I
20	GREEN/GRØN	Lock unit/låseenhed I
30	BLUE/BLÅ	Lock unit/låseenhed II
40	BLUE/BLÅ	Lock unit/låseenhed III
50	BLUE/BLÅ	Lock unit/låseenhed IV
60	RED/RØD	Lock unit/låseenhed IV

The connection between classification according to the Standard thief method, YELLOW/GUL, GREEN/GRØN, BLUE/BLÅ and RED/RØD, sikringsniveau/security level and requirement to 'windows, doors and shutters' are shown in the table below.

Before the 1 st of July 2016			From the 1 st of July 2016	
Security level/ Sikringsniveau	STM (HG1)	EN 1627	Security level/ Sikringsniveau	EN 1627
10	-	-	10	-
20	-	-	20	-
30	-	-	30	-
40	YELLOW/GUL	RC2	40	RC3
50	BLUE/BLÅ	RC3	50	RC3
60	RED/RØD	RC5	60	RC4

See more details at www.fpsikring.dk

Appendix 5: Sweden

Insurance Sweden has no product registration service.

Certified product to be used and accepted by insurance companies can be found in "Säkerhetsguiden", issued by SSF Stöldskyddsföreningen (the Swedish Theft Prevention association).

Certified products are shown on the webpage: www.spsc.se