

Legal Consequences of Fire-Caused Death or Injury

Who is **held criminally liable**, what insurers refuse to pay — and the one protection that prevents it.

80% of India’s urban fires are electrical.

7,435 fire deaths in 2022 alone (NCRB).

The same cabling that spreads the fire also powers your pump controls, alarms and exits — it fails when you need it most.

Under the OSH Code 2020 · BNS 2023 · Consumer Protection Act 2019, a fire death is now a **personal criminal offence**.



Where fire begins — a live electrical fault.



Who it threatens — patients who cannot evacuate.

WHY WHAT YOU TRUST TODAY WILL NOT STOP THE FIRE

Sprinklers, alarms and “fire-safe” cables feel like protection. They are not. Fire ignites inside your panels — the small-diameter cables are the **first fuel** that turns a stray arc or spark into flame, **already inside your walls**, faster than any response:

- 1 **Most fires begin electrical** — hidden in cables and joints.
- 2 **Active systems fight fire** only after it spreads.
- 3 **FRLS cables slow flame** but never seal fire’s escape paths.
- 4 **Only passive fire protection** contains the fire at its source.

“FRLS” IS NOT FIRE PROTECTION

Flame-Retardant Low-Smoke cable only delays surface flame for **20–40 minutes** and lowers smoke — it is **still combustible**, so the cable stays **fuel**. It protects nothing that matters:

- **No survival rating.** Fire-survival cabling is rated in hours; FRLS delays flame for moments and gives you none.
- **The circuit still dies.** Insulation chars and conductors short — pump controls, alarms and ventilation fail mid-fire.
- **You pay twice.** Every heat-exposed cable must then be ripped out and re-laid — heavy re-cabling cost plus weeks of plant, ward or hotel downtime.

PASSIVE FIRE PROTECTION — built into the building itself.

Panels are the **source**. Cable trays are the **highways**. Openings are the **gates**. Passive protection shuts all three.

It armours cables and joints against fire, seals every gap, and shields escape routes and structure — **holding the fire back in the minutes before anyone arrives, and keeping critical circuits alive.**

AND IF SOMEONE DIES — THE CONSEQUENCES ARE PERSONAL

FACTORIES / INDUSTRIAL

OSH Code 2020 · the dead are workers

LEGAL Director-occupier & manager **jailed personally**, not just the company. (BNS 106/105/287/125)

INSURANCE Negligence covered; fraud or non-disclosure **voids it**; under-insurance cuts the payout.

STATE Factory inspectorate + fire service; NOC & NBC-2025 audits; **absolute liability** for hazardous harm.

PUBLIC · HOTELS · HOSPITALS · MALLS

State fire / sector regulator · the dead are customers

LEGAL Owner, proprietor & licensee **jailed personally** — with the officials who cleared the NOC; victims also sue as consumers. (BNS 106/105/287/125; Consumer Protection Act 2019)

INSURANCE Public-liability protects victims; hospitals add indemnity; criminal liability stays **uninsurable**.

STATE Whole occupancy classes swept; arrests, **licence cancelled**, sealing; courts monitor compliance.