Stanvac®

"Best in World"

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 cabling that spreads the fire also powers your pumps, 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.

YOU RELY ON **2 SYSTEMS** → THE REALITY **BOTH FAIL YOU** → WHAT STOPS IT **PASSIVE PROTECTION** → IF IT'S MISSING **THE RISK IS PERSONAL**

1 What you trust today — and why both will fail

Every building trusts two systems to protect life. Neither stops the fire — because it starts where neither can reach: **inside the panel, inside the cable.**

SYSTEM I **Active Fire Suppression** · extinguishers, sprinklers, alarms, hydrants

WHAT YOU'RE TOLD Detects the fire and puts it out before it spreads.

WHAT REALLY HAPPENS — THE FIRE IS ALWAYS ONE STEP AHEAD

	FIRST 60 SECONDS	1–3 MINUTES	AFTER 3 MINUTES
THE FIRE	An arc ignites inside the panel.	Flame races along the cable trays.	Critical circuits are already dead.
THE SYSTEM	Silent — nothing has triggered.	Still silent — no heat or smoke has reached it.	Alarm sounds, water finally flows.

By the time water flows, the fire is already in the cables. **The system is fighting a fire it has already lost.**

SYSTEM II **FRLS Cables** · Flame-Retardant Low-Smoke

WHAT YOU'RE TOLD The cable resists fire and will not feed the flame.

WHAT REALLY HAPPENS — IT ONLY BUYS MINUTES, THEN BECOMES FUEL

FRLS delays surface flame 20–40 minutes and lowers smoke — but the cable is still combustible. It protects nothing that matters:

— **No survival rating.** Survival cabling is rated in hours; FRLS gives you minutes.

— **The circuit still dies.** Insulation chars, conductors short — pumps, alarms and ventilation fail mid-fire.

— **You pay twice.** Every heat-exposed cable is ripped out and re-laid — weeks of plant, ward or hotel downtime.

2 What actually stops the fire — Passive Fire Protection

Built into the building itself — what should have been there from day one.

Panels are the **source**. Trays are the **highways**. Openings are the **gates**. Passive protection shuts all three — armours the cables and joints, seals every gap, shields the escape routes — **holding the fire back before anyone arrives, keeping critical circuits alive.**

When suppression is too late, FRLS has already failed, and passive protection was never installed — the fire reaches people. From that moment the consequences stop being the building's. **They become yours.**

3 If it's missing and someone dies — the liability is personal and criminal

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** — alongside the officials who cleared the NOC; victims also sue as consumers. (BNS 106/105/287/125; CPA 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.

STANVAC · PASSIVE FIRE PROTECTION DIVISION

Statistics: NCRB 2022; Delhi/Mumbai fire-service data. Legal & insurance positions summarised — verify with counsel and insurer.