# MARSH RISK CONSULTING

# FIRE AND LIFE SAFETY CODE COMPLIANCE FOR OFFICE PREMISES



The services sector is not only the dominant sector in India's GDP, but has also attracted large foreign investment flows, contributed significantly to exports, and provided employment to many people. In addition, the services sector—IT/ITES, banking, financial services, and insurance—are driving the demand for prime office space. Consequently, India's commercial real estate sector is booming.

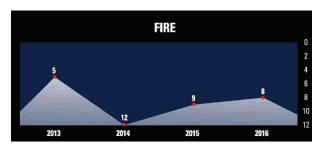
## **OPPORTUNITIES AND RISKS**

As the commercial/office developments become taller and bigger to accommodate the growing needs of businesses, the need for sustainable building design and energy conservation are becoming more important.

Fighting high rise building fires is a challenge for the local fire brigades due to increased building height and population, increased use of open spaces, high-risk building activities, fire response limits, and the inherent difficulties in evacuating personnel safely and quickly. Almost 98% of the deaths in such fire incidences are due to suffocation.

#### RECENT LOST EXAMPLE

There was a fire at the corporate office of an Indian fast moving consumer goods (FMCG) company. A team of fire and emergency services doused the flames after a two hour operation. Investigation showed that the fire started from the server room and spread to other parts of the building. As it was Sunday, the office was closed and there was no loss of lives.



Excerpt from India Risk Survey 2016 conducted by Pinkerton Corporate Risk Management and Federation of Indian Chambers of Commerce and Industry (FICCI) – year on year "Fire" has been identified as one among the 12 strategic, operational and safety risks to business establishments - only for illustration purposes.

#### **SUCCESS STORY**

An independent pre-acquisition survey was carried out to verify the adequacy on the fire and life safety systems for a multinational company. The MRC team identified many fire hazards, and the company worked with the builder to improve the fire and other safety systems.



#### MRC'S OFFERING

Marsh India has created a code compliance audit check list with about 500 audit items benchmarked against the National Building Code (NBC) of India covering the following aspects:

- Passive and active fire safety systems.
- Life safety systems.
- · Electrical safety.
- Fuel gas supply to the food and beverage facilities and utilities.
- Emergency response systems.
- Administrative controls.

#### MRC VALUE PROPOSITION

- An independent third party audit on the fire life safety systems would provide an unbiased insight on the status of these systems basis the following:
- Review of internal safety audit reports and local fire department's fire safety certificates including "No Objection Certificate" for the facility to understand the status of any open items.
- All audit check list line items are provided with the section reference to NBC codes. Where the line item is identified as non-conformance, recommendations are provided to ensure compliance to the respective NBC codes.

- Offer illustrative dashboard feature that provides a snapshot of compliant/non-compliant items, including those with "priority status".
- Testing/simulation of all existing fire and life safety systems to ensure that the systems are working in the intended manner (e.g., sprinklers, gas extinguishing system, staircase pressurization, smoke extraction systems, etc.)

### THE MARSH DIFFERENCE

As the world's leading insurance broker and risk advisor, Marsh offers the experience, knowledge, and insight required to identify and manage

property exposures in the current risk environment. We were the first in our field to establish specialized industry practices for property risk consulting.

Our risk professionals are knowledgeable about the regulatory, technical, and business challenges of all major industries. We continually monitor research developments, building codes, and local regulations to ensure that our risk solutions reflect the current local codes and best practices. We can help establish your risk profile and recommend cost-effective strategies for mitigating property and human safety related risks.

For more information about Marsh Risk Consulting and other solutions from Marsh, visit http://marsh.co.in/service/riskconsulting/ or contact riskconsulting.india@marsh.com or contact your local MRC representative.

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