

Fire Risk Assessment

182-184 Hoxton Street

Version 4

4 September 2023



Review Date: 4 September 2024

Score: Tolerable Risk

Assessor: Mark Thomas

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Action Plan Summary

Task No.	Category	Sub Category	Action Required	Priority	Status	Action Taken	Date Completed
1	Escape Routes & Fire Spread	Construction and Glazing	<p>Provide fire stopping at the following locations:</p> <p>There are some cable penetrations within the electrical intake cupboard in the entrance hallway which require fire stopping. This remedial work was recommended in the previous FRA, however it has not been completed.</p> <p>Version 3 - 17/11/21 This task is still outstanding.</p>	Medium	Identified		
2	Escape Routes & Fire Spread	Fire Doors	<p>Repair the following doors to an FD30S standard:</p> <p>The door to the electrical intake cupboard in the entrance hallway is damaged and requires replacement/repair to an FD30S standard of fire resistance.</p> <p>Version 3 - 17/11/21 This task is still outstanding.</p>	Medium	Identified		

3	Escape Routes & Fire Spread	Ease of Use	A requirement introduced in 2015 in BS 7671 which covers electrical installations in the UK, states that all new wiring systems to use metal, rather than plastic, to support cables in escape routes, to prevent their premature collapse in the event of a fire, which could entangle and trap responding firefighters.	Advisory	Identified
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4	Detection & Warning	Automatic Fire Detection	<p>Consider removal of the fire alarm from communal areas, as it conflicts with national guidance which recommends a stay-put policy for buildings of this type.</p> <p>A BS5839-6 detection fire alarm has been provided in the common areas and would not be expected in a building of this design unless there were serious concerns regarding compartmentation. It should be considered to remove this fire alarm system as it contradicts national guidance for purpose built, self contained flats (LGA publication Fire Safety in Purpose Built Blocks of Flats).</p> <p>NB: any detection required for the operation of smoke ventilation should remain.</p> <p>This was also recommended in the previous FRA.</p>	Advisory	Identified
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5	Fire Prevention	Housekeeping	<p>The storage of combustible items in escape routes should be prohibited.</p> <p>Staircase, ground floor.</p>	Medium	Identified
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6	Escape Routes & Fire Spread	Fire Doors	Adjust the self-closing device on the following doors: Entrance door to flat A. Version 4 This should be checked by the Neighbourhood Officer	Medium	Identified
7	Escape Routes & Fire Spread	Ease of Use	There is a security gate across the entrance door to flat F. Residents should be advised of the dangers of locked security gates in the event of a fire to ensure that they are able to exit quickly in an emergency.	Advisory	Identified
8	Signs & Notices	Escape Route Signage	Provide a Fire Exit sign in the following locations: On both fire exits from the ground floor.	Medium	Identified

Introduction

This report presents the significant findings of a fire risk assessment carried-out at the premises by QFSM Ltd. The scope, format and limitations of the fire risk assessment have been discussed and agreed with the client.

The scope of the assessment does not include individual dwellings. Notwithstanding any statement or recommendation made with respect to smoke/heat alarms within dwellings, it is always recommended as best practice to ensure that working smoke alarms are provided in all dwellings at least to a BS 5839-6 Category LD3 standard. These should ideally be Grade D alarms (mains powered with integral battery back-up), although Grade F alarms (battery powered only) are a reasonable short term measure.

The report includes an action plan which contains recommended tasks, each with a suggested due date. These due dates are only our suggestions, and may or may not be appropriate, depending on individual circumstances such as financial constraints and requirements of enforcing authorities.

The premises risk score was assessed at the time of the fire risk assessment, and a recommended review date has been provided. The actual level of risk may change over time, as a result of tasks being completed, or new risks arising. Regardless of the review date, the fire risk assessment should be reviewed regularly so as to keep it up to date and particularly if:

- there is reason to suspect that the fire risk assessment is no longer valid; or
- there has been a significant change in the matters to which the fire risk assessment relates.

If you have any queries please contact QFSM Ltd at office@qfsm ltd.co.uk.

Executive Summary

This mixed-use building has commercial outlets occupying the ground floor, with self contained purpose built flats occupying the first second and third floors. The commercial outlets on the ground floor imperforate to the flats above.

The previous FRA for this building was reviewed prior to this inspection, paying particular attention to any tasks generated by that FRA. During this inspection these tasks were inspected where access was possible, to ascertain if the recommended remedial work had been completed, and comments regarding the progress of any remedial work made accordingly.

It was noted that there remains a number of tasks outstanding from the previous FRA which detail recommended remedial work required to ensure the safety of the building and that it is compliant with relative fire safety regulations and guidance. It is imperative that such remedial work is carried out within the recommended time frames given.

Due to current government guidelines regarding the current COVID-19 pandemic, access into flats to confirm the provision and standard of fire resisting flat entrance doors, or the provision and standard of fire alarms within flats was not possible. Inspection of flat entrance doors was made by external examination only, taking into account the age and condition of the doors, and where possible referring to previous FRAs where more detailed information regarding flat entrance doors and fire alarm provision may be found.

Records for the testing and maintenance of fire safety related systems are not kept on site. These are managed centrally and are held at the ISHA Head Office.

There is a common fire alarm provided in the building (BS5839-6) which contradicts national guidance for a building of this type. The provided fire alarm compromises the stay put strategy which would be expected in a building of this type, and is also insufficient if it's purpose is to support a simultaneous evacuation strategy. A letter dated 6th January 2020 from QFSM Ltd to ISHA regarding the provision of fire alarms in common parts of blocks of flats offers guidance and recommendations on this matter and this letter should be referred to when considering whether this is a necessary provision, or if the fire alarm is of the Standard required.

The standard of housekeeping throughout the building was found to be generally satisfactory , with the exception of an unacceptable amount of combustible items and obstructions located in the staircase on the third floor.

Giving consideration to the general fire safety arrangements within the building, and the tasks recommended as detailed within this report, it is assessed that this building presents a tolerable risk.

VERSION 3 - 17/11/21

This is the annual review of the fire risk assessment and it is noted that there are a number of outstanding actions from the previous assessment.

These actions should be completed and evidence provided so that this fire risk assessment can be updated.

This new version was created on 04/09/2023 and is not a review of the fire risk assessment. This is purely an on-site audit carried out at the request of the client to ascertain the progress of any action carried out against previous tasks identified in previous versions of this fire risk assessment.

Premises Details

Building Information

Address line 1	182-184 Hoxton Street
Address line 2	Flats A-G
Town	Hackney
Postcode	N1 5LH

FRA Type	Type 1 - Common parts only (non-destructive)
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Description	<p>A Type 1 fire risk assessment has been conducted at this building. This means the inspection of the building has been non-destructive. As well as considering the arrangements for means of escape, the fire risk assessment has included, where possible, the examination of a sample of flat entrance doors. It has also considered, so far as reasonably practicable, the separating construction between the flats and the common parts without any intrusive examination of construction. This Type of fire risk assessment has not involved entry to flats beyond the area of the flat entrance door.</p>
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Client	ISHA
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Use	Purpose-built, self-contained flats
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Number of floors - ground and above	4
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Number of floors - below ground	0
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Number of flats	7
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Number of stair cores	1
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Approach to flats

- Direct from stair

Approximate period of construction

1960-1980

Is the top occupied storey over 18 metres above access level?

No

Construction details

This is a mixed use building, of traditional brick construction with solid concrete intermediate floors and stairs, masonry internal walls and a parapet flat roof. Two commercial premises are located below the building at ground floor level but are imperforate to the residential parts of the building. The building is part of a terrace of similar buildings on Hoxton Street with similar constructed buildings either side.

Access to common areas is via a secure intercom system controlled by the residents.

The main entrance provides access to an entrance hall at ground floor level containing a common stairwell and a rear exit providing access to a rear yard.

All flats are accessed directly off the common stairwell, flats A and B are accessed at first floor level, flats C and D at second floor level and flats E – G at third floor level.

An intake cupboard is accessed within the hall at ground floor level.



External walls – rear elevation, brick/mortar construction.



Front elevation – brick/mortar construction



Flats occupying 1st, 2nd and 3rd floors with retail outlets ground floor.

External wall details

External walls to front and rear elevations of brick and mortar construction with no apparent additional combustible external wall systems evident.

Are there any private balconies?

No

People

Are there any people especially at risk from fire?

No

Fire Prevention

Electrical

Are electrical installations and appliances free from any obvious defect?

Yes

Are fixed installations periodically inspected and tested?

Yes

Are portable electrical appliances used?

No

Comments

Documentation regarding the testing and maintenance of fixed electrical installations is held centrally by ISHA. The Neighbourhood Officer has confirmed these are all up to date.

There are electrical sockets in the common areas, presumably for use by cleaning staff. These were in good condition and however these are being misused by residents of flat F, by running electrical extension leads from the sockets outside there flat into the flat.



Evidence of electrical installation testing.



Electrical sockets are provided in the common areas

Gas

Are gas installations and appliances free from any obvious defect?

N/A

Is gas equipment protected/located so as not to be prone to accidental damage?

N/A

Comments

There is no gas provision or equipment in the common areas.

Heating

Are fixed heating installations free from any obvious defect?

N/A

Are portable heaters used?

No

Comments

There is no heating provision in the common areas.

Cooking

Does cooking take place on the premises?

No

Comments

Cooking takes place within flats only and does not take place in the common parts.

Arson

Is security against arson reasonable?

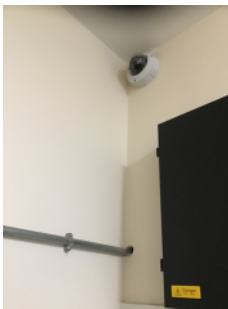
Yes

Is there a reasonable absence of external fuels and ignition sources?

No

Comments

CCTV cameras are installed internally. Whilst these cameras may have been installed for security purposes they also serve to reduce the risk of deliberate fire setting.



CCTV is provided in the entrance hallway

Housekeeping

Is accumulation of combustibles or waste avoided?

No

Are there appropriate storage facilities for combustible & hazardous materials?

Yes

Comments

Version 3 - Combustible materials are still being stored under the staircase by residents.



Version 5 - Combustible storage under staircase

Building Works

Are there any hot works being carried-out at this time?

No

Are the premises free of any obvious signs of incorrect hot work procedures in the past?

Yes

Smoking

Are there suitable arrangements taken to prevent fires caused by smoking?

Yes

Comments

“No Smoking” signage is provided, and there is no evidence of smoking taking place in the common parts.



No Smoking signage is provided throughout the building.

Dangerous Substances

Are dangerous substances present, or liable to be present?

No

Lightning

Is a lightning protection system installed?

No

Comments

There is no lightning protection visible, However, if there is lightening protection in place it should be periodically inspected by a competent person, to the frequency recommended in BS EN 62305.

Escape Routes & Fire Spread

Ease of Use

Are exits easily and immediately openable?

Yes

Do fire exits open in direction of escape where necessary?

N/A

Are escape routes unobstructed and safe to use?

Yes

Are there reasonable measures for the evacuation of disabled people?

Yes

Comments

No specific occupancy risk identified. Tenants are a typical cross section of public and would include visitors and contractors. It is assumed occupants are capable of using the means of escape, unaided to reach a place of ultimate safety.

A requirement introduced in 2015 in BS 7671 which covers electrical installations in the UK, states that all new wiring systems to use metal, rather than plastic, to support cables in escape routes, to prevent their premature collapse in the event of a fire.

There is a security gate across the entrance door to flat F. Residents should be advised of the dangers of locked security gates in the event of a fire to ensure that they are able to exit quickly in an emergency.

There are a small number of items located in the common areas, which whilst currently do not present a significant risk, these areas should be monitored to ensure they do not build up.

The nosing from a stair tread between the 1st and 2nd floors has become detached and should be replaced as it presents a trip hazard.

There is an emergency release device on the main entrance door to the ground floor lobby. This could not be checked to be working during the review and it is assumed that it fails safe to open in the event of a mains failure.



Door release and emergency door release.

Dimensions

Are travel distances reasonable?

Yes

Is there sufficient exit capacity?

Yes

Fire Doors

Doors which are expected to be fire resisting:

- Electrical Cupboards
- Flats

Electrical Cupboard Doors

- FD30

Flat Doors

- FD30S self-closing (notional)

Are fire doors to a suitable standard?

No

Is there suitable provision of self-closing devices?

Minor Defects

Is there suitable provision of hold-open devices?

N/A

Are doors kept locked where appropriate?

Yes

Comments

The door to the electrical intake cupboard in the entrance hallway is damaged and requires replacement/repair to an FD30S standard of fire resistance.

As part of this Fire Risk Assessment, access was gained into a sample flat to assess the suitability of flat entrance doors, and any internal doors which open onto the entrance hallway.

Access was gained into flat A which has an entrance door fitted to FD30S SC (notional) standard, however the self closing device requires adjustment to ensure the door fully closes. The internal doors which open onto the entrance hallway are not fire resisting.

The remainder of flat front doors within the building could not be assessed due to access. However, these all appear to be of the same age, condition and design of those which were accessed and were probably all installed at the same time. It is therefore reasonable to assume that they are of the same fire resisting standard.

The provision and condition of self closing devices, intumescent strips/cold smoke seals, and effective door closing action of these doors however could not be assessed and this should be confirmed ensure all doors afford FD30S SC standard of fire resistance.

VERSION 2:

Due to current government guidelines regarding the current COVID-19 pandemic, access into flats to confirm the provision and standard of fire resisting flat entrance doors was not possible. Inspection of flat entrance doors was made by external examination only, taking into account the age and condition of the doors, and where possible referring to previous FRAs where more detailed information regarding flat entrance doors and fire alarm provision may be found. All flat entrance doors appeared to be in good condition, with no obvious visible damage or defects and therefore it can reasonably assume they would afford the same level of fire resistance as found in the previous FRA.

Construction & Glazing

Are escape routes protected with suitable walls and floors?

Yes

Is there adequate compartmentation?

Minor Defects

Is there reasonable limitation of linings that might promote fire spread?

Yes

Glazing which is expected to be fire resisting, inc vision panels and fanlights:

• None

Is glazing reasonable and free from any obvious defects?

Yes

Comments

There are some cable penetrations within the electrical intake cupboard in the entrance hallway which require fire stopping. This remedial work was recommended in the previous FRA, however it has not been completed.

A new fire resisting enclosure has been installed around the electrical installation under the staircase, as recommended in the previous FRA.



New FR enclosure

Dampers, Ducts & Chutes

Are there suitable measures to restrict fire spread via ducts and concealed spaces?

Yes

Comments

No Dampers, Ducts or Chutes evident.

Smoke Ventilation

Areas where smoke ventilation is expected:

- Staircases

Staircases

- Natural Vent - Automatic

Is smoke ventilation reasonable and free from any obvious defects?

Yes



Smoke vent control panel



AOV in staircase

Detection & Warning

Control Equipment

Is an electrical fire alarm system expected?

No

Why not?

Purpose-built flats

Is a fire detection and/or alarm system provided?

Yes

Areas covered

- Communal areas
-

Communal Areas

System Category

- BS 5839 Pt1 Category L5
- BS 5839 Pt6 Grade D Category LD3

Cause & Effect

- Sounds alarm in communal areas
 - Operates smoke ventilation
-

Is the control equipment suitably located?

N/A

Is the control equipment free from any obvious fault or defect?

N/A

Manual Fire Alarms

Are there sufficient means of manually raising an alarm?

N/A

Are manual callpoints appropriately located and free from obvious defect?

N/A

Automatic Fire Detection

Is there sufficient provision of automatic fire detection?

Minor Defects

Is the type of automatic fire detection suitable and free from obvious defect?

Minor Defects

Comments

There is a BS5839-6 fire alarm provided in the common parts of this building. This may be provided due to concerns over compartmentation within the building. No documentation regarding the cause and effect of the system was available and it cannot be confirmed whether the fire alarm in the common areas is interlinked to those installed within flats. The provision of a common fire alarm system contradicts National Guidance for a building of this type (general needs, purpose built, self contained flats). A letter dated 6th January 2020 from QFSM Ltd to ISHA regarding the provision of fire alarms in common parts of blocks of flats offers guidance and recommendations on this matter and this letter should be referred to when considering whether this is a necessary provision, or if it is considered a necessary provision whether this fire alarm is of the Standard required.

Audibility

Are there adequate means of alerting all relevant persons?

Minor Defects

Comments

The provision of a single BS5839-6 Standard fire alarm at the head of the staircase would not be adequately audible to alert all persons in the building in the event of a fire.

Firefighting

Fire Extinguishers

Are fire extinguishers expected?

No

Why not?

- Not practicable to train residents
- Fire unlikely in communal areas
- Vandalism concerns

Are fire extinguishers provided?

No

Is the provision of fire extinguishers reasonable?

Yes

Fixed Systems

Are any fixed systems provided?

No

Is provision of fixed systems reasonable?

Yes

Fire Service Facilities

Are any fire service facilities provided?

No

Is provision of fire service facilities reasonable?

Yes

Lighting

Normal Lighting

Is there adequate lighting of internal escape routes?

Yes

Is there adequate lighting of external escape routes?

Yes

Is there adequate lighting in risk critical areas?

N/A

Emergency Lighting

Method of emergency lighting of internal escape routes:

- Maintained emergency lighting (local)

Is this provision reasonable?

Yes

Method of emergency lighting of external escape routes:

- Borrowed light

Is this provision reasonable?

Yes

Method of emergency lighting of other areas:

- Not applicable

Is this provision reasonable?

Yes

Comments

Although this inspection took place during daylight hours, given the provision of street lighting in the immediate vicinity and lighting provided by surrounding buildings, it is reasonable to assume there would be sufficient borrowed light to aid escape in these areas.

Signs & Notices

Escape Routes

Is escape route signage necessary?

No

Why not?

- Simple escape routes
- Routes in ordinary use

Is escape route signage provided?

No

Is provision of escape route signage suitable?

No

Comments

There are two fire exits from the ground floor and both should be provided with Fire Exit signs.

Fire Doors

Is there signage suitable for self-closing fire doors?

N/A

Is there signage suitable for locked fire doors?

Yes

Is there signage suitable for automatic fire doors?

N/A

Other Signs & Notices

Is there suitable signage for fire service facilities?

N/A

Are fire action notices suitable?

Yes

Are there suitable notices for fire extinguishers?

N/A

Is there suitable zone information for the fire alarm system?

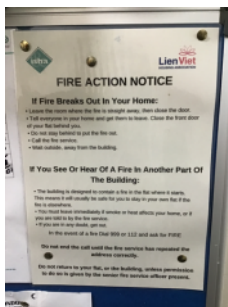
N/A

Comments

The provided for an action notice gives residence instruction and information for a stay put strategy.

The provision of a common fire alarm suggests there is a simultaneous evacuation strategy in place in this building.

As previously stated this contradicts national guidance for a building of this type where it would normally be expected that a stay put policy is in place (self-contained purpose-built flats). The common fire alarm may cause confusion as its actuation may encourage persons to leave their flats contradicting the stay put policy. The provision of this common for alarm requires consideration and the correct fire action notice provided for the evacuation strategy in place.



The provided Fire Action Notice

Fire Safety Management

Procedures & Arrangements

Current evacuation policy

Simultaneous

Further details

The provision of a common fire alarm in the building suggests there is a simultaneous evacuation strategy in place. The common fire alarm provided consists of a single part-6 detector in the staircase on each floor which does not appear to be interlinked to any fire alarms within flats. This provision is insufficient to support a simultaneous evacuation strategy.

A Stay-Put policy is suitable for a building of this type (general needs, self contained, purpose built flats), as recommended in national guidance. The provided Fire Action Notice reflects this. However, the provision of a single Part-6 fire alarm at the head of the stairs may cause confusion to residents and it is recommended to consider removing this fire alarm.

(NB - all fire detection for the purpose of the operation of the smoke ventilation system should remain.)

Are fire action procedures suitable and appropriately documented?

Not Known

Are there suitable arrangements for calling the fire service?

N/A

Is there a suitable fire assembly point?

N/A

Are there suitable arrangements for the evacuation of disabled people?

Yes

Comments

These are general needs flats and as such no specific occupancy risk is identified. Tenants are presumed to be a typical cross section of public and could include visitors and contractors. It is assumed that all occupants and visitors are capable of using the means of escape unaided to reach a place of ultimate safety.

Training & Drills

Are staff regularly on the premises?

No

Are employees from outside organisations given appropriate fire safety information?

Yes

Comments

Fire Action notices provide sufficient information to inform persons of outside organisations of the action to take in the event of fire alarm actuation.

Testing & Maintenance

Was testing & maintenance information available?

No

Are fire extinguishers subject to suitable test & maintenance?

N/A

Comments

Fire Safety documentation for the testing and maintenance of fire safety systems is held centrally at the ISHA Head Office. The ISHA Neighbourhood Officer has confirmed that these are up to date.

Record Keeping

Were fire safety records available?

No

Comments

Fire Safety documentation for the testing and maintenance of fire safety systems is held centrally at the ISHA Head Office. The ISHA Neighbourhood Officer has confirmed that these are up to date.

Tasks

Task 1

Source Version 1
Category Escape Routes & Fire Spread
Sub Category Construction and Glazing
Action Required Provide fire stopping at the following locations:

There are some cable penetrations within the electrical intake cupboard in the entrance hallway which require fire stopping. This remedial work was recommended in the previous FRA, however it has not been completed.



Version 3 - 17/11/21
This task is still outstanding.

Priority Medium
Status Identified
Owner Customer Homes
Due Date 14 January 2021

Task 2

Source Version 1
Category Escape Routes & Fire Spread
Sub Category Fire Doors
Action Required Repair the following doors to an FD30S standard:

The door to the electrical intake cupboard in the entrance hallway is damaged and requires replacement/repair to an FD30S standard of fire resistance.

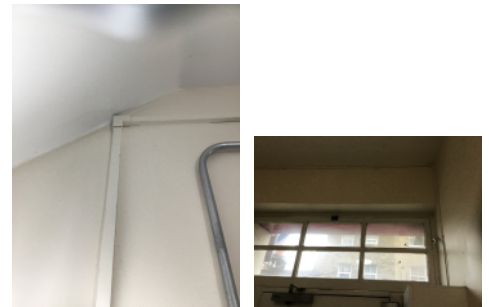


Version 3 - 17/11/21
This task is still outstanding.

Priority Medium
Status Identified
Owner Customer Homes
Due Date 14 January 2021

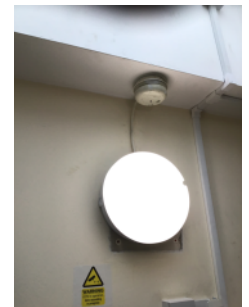
Task 3

Source Version	1
Category	Escape Routes & Fire Spread
Sub Category	Ease of Use
Action Required	A requirement introduced in 2015 in BS 7671 which covers electrical installations in the UK, states that all new wiring systems to use metal, rather than plastic, to support cables in escape routes, to prevent their premature collapse in the event of a fire, which could entangle and trap responding firefighters.
Priority	Advisory
Status	Identified
Owner	Customer Homes
Due Date	14 January 2023



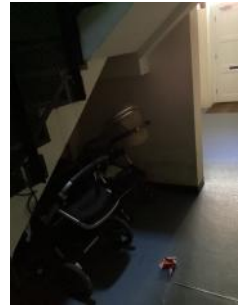
Task 4

Source Version	1
Category	Detection & Warning
Sub Category	Automatic Fire Detection
Action Required	<p>Consider removal of the fire alarm from communal areas, as it conflicts with national guidance which recommends a stay-put policy for buildings of this type.</p> <p>A BS5839-6 detection fire alarm has been provided in the common areas and would not be expected in a building of this design unless there were serious concerns regarding compartmentation. It should be considered to remove this fire alarm system as it contradicts national guidance for purpose built, self contained flats (LGA publication Fire Safety in Purpose Built Blocks of Flats).</p> <p>NB: any detection required for the operation of smoke ventilation should remain.</p> <p>This was also recommended in the previous FRA.</p>
Priority	Advisory
Status	Identified
Owner	Customer Homes
Due Date	14 January 2023



Task 5

Source Version	1
Category	Fire Prevention
Sub Category	Housekeeping
Action Required	The storage of combustible items in escape routes should be prohibited. Staircase, ground floor.
Priority	Medium
Status	Identified
Owner	Neighbourhood Services
Due Date	14 January 2021

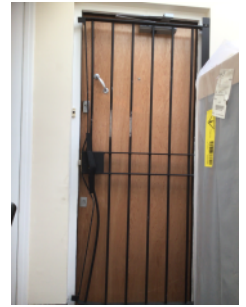


Task 6

Source Version	1
Category	Escape Routes & Fire Spread
Sub Category	Fire Doors
Action Required	Adjust the self-closing device on the following doors: Entrance door to flat A. Version 4 This should be checked by the Neighbourhood Officer
Priority	Medium
Status	Identified
Owner	Neighbourhood Services
Due Date	14 January 2021

Task 7

Source Version	2
Category	Escape Routes & Fire Spread
Sub Category	Ease of Use
Action Required	There is a security gate across the entrance door to flat F. Residents should be advised of the dangers of locked security gates in the event of a fire to ensure that they are able to exit quickly in an emergency.
Priority	Advisory
Status	Identified
Owner	Neighbourhood Services
Due Date	15 January 2023



Task 8

Source Version	3
Category	Signs & Notices
Sub Category	Escape Route Signage
Action Required	Provide a Fire Exit sign in the following locations: On both fire exits from the ground floor.
Priority	Medium
Status	Identified
Owner	Neighbourhood Services
Due Date	18 May 2022



Risk Score

Risk Score

Tolerable Risk

Next Assessment Due

4 September 2024

Likelihood	Potential Consequence		
	Slight Harm	Moderate Harm	Extreme Harm
High	Moderate	Substantial	Intolerable
Medium	Tolerable	Moderate	Substantial
Low	Trivial	Tolerable	Moderate

Likelihood

- Low** Unusually low likelihood of fire as a result of negligible potential sources of ignition.
- Medium** Normal fire hazards (e.g. potential ignition sources) for this type of occupancy, with fire hazards generally subject to appropriate controls (other than minor shortcomings).
- High** Lack of adequate controls applied to one or more significant fire hazards, such as to result in significant increase in likelihood of fire.

Consequence

- Slight** Outbreak of fire unlikely to result in serious injury or death of any occupant (other than an occupant sleeping in a room in which a fire occurs).
- Moderate** Outbreak of fire could foreseeably result in injury (including serious injury) of one or more occupants, but it is unlikely to involve multiple fatalities.
- Extreme** Significant potential for serious injury or death of one or more occupants.