

**Fire Risk Assessment**

**31 Hillmarton Road**

Version 3

20 September 2024



Next Assessment Due: 30 September 2025

Risk Score: Moderate Risk

Assessor: Jacob Troth

# Contents

|  |           |
|--|-----------|
| <b>1 Action Plan Summary .....</b>             | <b>3</b>  |
| <b>2 Introduction .....</b>                    | <b>7</b>  |
| <b>3 Executive Summary .....</b>               | <b>8</b>  |
| <b>4 Premises Details .....</b>                | <b>9</b>  |
| <b>5 Legislation .....</b>                     | <b>11</b> |
| <b>6 Fire Prevention .....</b>                 | <b>12</b> |
| <b>7 Escape Routes &amp; Fire Spread .....</b> | <b>15</b> |
| <b>8 Detection &amp; Warning .....</b>         | <b>18</b> |
| <b>9 Firefighting .....</b>                    | <b>20</b> |
| <b>10 Lighting .....</b>                       | <b>21</b> |
| <b>11 Signs &amp; Notices .....</b>            | <b>22</b> |
| <b>12 Fire Safety Management .....</b>         | <b>23</b> |
| <b>13 Tasks .....</b>                          | <b>25</b> |
| <b>14 Risk Score .....</b>                     | <b>29</b> |

# Action Plan Summary

| Task No. | Category        | Sub Category | Action Required   | Priority | Status     | Action Taken | Date Completed |
|----------|-----------------|--------------|---|----------|------------|--------------|----------------|
| 1        | Fire Prevention | Gas          | <p>Gas meters are located externally and not in any common areas. These are situated in bespoke cabinets however these are damaged and it is advised to repair these to prevent damage to the gas installations.</p> <p>12/10/2023<br/>This task remains outstanding.</p> <p>Version 3, 20/09/2024<br/>This task remains outstanding.</p> | Advisory | Identified |              |                |
| 2        | Fire Prevention | Smoking      | <p>No Smoking signage should be provided in the communal areas.</p> <p>12/10/2023<br/>This task remains outstanding.</p> <p>Version 3, 20/09/2024<br/>This task remains outstanding.</p>  | Medium   | Identified |              |                |

|   |                                |             |  |      |            |
|---|--------------------------------|-------------|--|------|------------|
| 3 | Escape Routes &<br>Fire Spread | Ease of Use | <p>Obstructions should be removed from the escape routes in the following locations:</p> <p>A large amount of items are located on all floors of the common area, which may present a significant obstruction to persons escaping in the event of a fire.</p> <p>12/10/2023<br/>This task remains outstanding.</p> <p>Version 3, 20/09/2024<br/>This task remains outstanding.</p> | High | Identified |
|---|--------------------------------|-------------|--|------|------------|

---

|   |                     |                          |   |          |            |
|---|---------------------|--------------------------|---|----------|------------|
| 4 | Detection & Warning | Automatic Fire Detection | <p>If the common fire alarm system should be considered for replacement or significant cost of remedial work there is value in reviewing the evacuation strategy. Following a Type 4 FRA, a decision may be taken to remove the common fire alarm and revert to a Stay Put philosophy.</p> <p>If the decision is made to maintain the current simultaneous evacuation policy then it is recommended that the fire alarm is upgraded to the LACoRS Fire detection and alarm system recommendations; Three-or four-storey building converted into self-contained flats, which is:</p> <p>A mixed system</p> <ul style="list-style-type: none"> <li>• Grade A: LD2 coverage in the common areas and a heat alarm in each flat in the room/lobby opening onto the escape route (interlinked); and</li> <li>• Grade D: LD3 coverage in each flat (non-interlinked smoke alarm in the room/lobby opening onto the escape route) to protect the sleeping occupants of the flat (This is subject to the fire separation recommendations as given in LACoRS)</li> </ul> <p>12/10/2023<br/>This task remains outstanding.</p> <p>Version 3, 20/09/2024<br/>This task remains outstanding.</p> | Advisory | Identified |
|---|---------------------|--------------------------|---|----------|------------|

---

|   |                 |               |   |        |            |
|---|-----------------|---------------|---|--------|------------|
| 5 | Signs & Notices | Other Signage | Provide fire action notices which confirm the action to take in the event of fire.<br><br>12/10/2023<br>This task remains outstanding.<br><br>Version 3, 20/09/2024<br>This task remains outstanding. | Medium | Identified |
|---|-----------------|---------------|---|--------|------------|

---

# Introduction

This report presents the 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](mailto:office@qfsm ltd.co.uk).

# Executive Summary

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.

This new version was created on 20/09/2024 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.

If the common fire alarm system should be considered for replacement or significant cost of remedial work there is value in reviewing the evacuation strategy. Following a Type 4 FRA, a decision may be taken to remove the common fire alarm and revert to a Stay Put philosophy.

If the decision is made to maintain the current simultaneous evacuation policy then it is recommended that the fire alarm is upgraded to the LACoRS Fire detection and alarm system recommendations; Three-or four-storey building converted into self-contained flats, which is:

A mixed system

- Grade A: LD2 coverage in the common areas and a heat alarm in each flat in the room/lobby opening onto the escape route (interlinked); and
  - Grade D: LD3 coverage in each flat (non-interlinked smoke alarm in the room/lobby opening onto the escape route) to protect the sleeping occupants of the flat
- (This is subject to the fire separation recommendations as given in LACoRS)

There is no Fire Action Notice provided. It is imperative that residents and visitors are given clear instructions as to the action they should take in the event of a fire.

No smoking signs should be provided in the communal areas.

Obstructions should be removed from escape routes on staircases.

Gas meters are located externally and not in any common areas. These are situated in bespoke cabinets however these are damaged and it is advised to repair these to prevent damage to the gas installations.

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 moderate risk.



## Premises Details

|                |  |
|----------------|--|
| Address line 1 | 31 Hillmarton Road   |
| Town           | Islington  |
| Postcode       | N7 9JE   |
| FRA Type       | Type 1 - Common parts only (non-destructive)   |
| 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> |
| Client         | ISHA   |

## Building Information

|                                     |  |
|-------------------------------------|--|
| Use                                 | Converted, self-contained flats  |
| Number of floors - ground and above | 3  |
| Number of floors - below ground     | 1  |
| Number of flats                     | 3  |
| Number of stair cores               | 1  |
| Approach to flats                   | <ul style="list-style-type: none"><li>• Direct from stair</li><li>• Entrance hallway</li></ul> |

Approximate period of construction

Pre 1900

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

No

#### Construction details

Traditional brick construction with intermediate timber floors and a covered pitched roof.

Access to common area via secure door entry system with flats accessed directly from the stairwell at each floor level.

Flat A has direct external access and appears to cover the basement level.

Electrical cupboard located at ground floor level.

Gas meters located externally.

#### External wall details

Brick external walls.

Are there any private balconies?

No

## People

---

Are there any people especially at risk from fire?

Not Known

# Legislation

|   |   |
|---|---|
| Fire safety legislation which applies to these premises                                   | <ul style="list-style-type: none"><li>Regulatory Reform (Fire Safety) Order 2005 (as amended)</li></ul> |
| This legislation is enforced by   | Local fire and rescue authority   |
| Has there been any correspondance from any enforcing authority within the last 12 months? | No  |
| Is there an alterations notice in force?  | No  |
| Do licensing laws apply to the premises?  | 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.

## Gas

|  |     |
|--|-----|
| Are gas installations and appliances free from any obvious defect?             | Yes |
| Is gas equipment protected/located so as not to be prone to accidental damage? | Yes |

Comments

Gas meters are located externally and not in any common areas. These are situated in bespoke cabinets however these are damaged and it is advised to repair these to prevent damage to the gas installations.



Gas meter cabinets- require repair

## Heating

Are fixed heating installations free from any obvious defect?

Yes

Are portable heaters used?

No

Comments

Wet central heating system only (radiators) provided in common area.



Wet central heating system only  
provided in 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?

Yes

Comments

The main entrance door was found to be locked and secure, preventing unauthorised access.

## Housekeeping

Is accumulation of combustibles or waste avoided?

No

Are there appropriate storage facilities for combustible & hazardous materials?

N/A

Comments

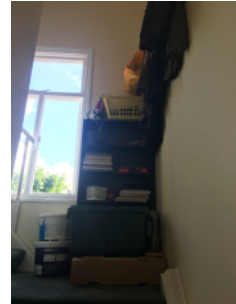
There was a significant volume of combustible materials found in the common parts, on all floors which should be removed.



Combustibles in the common area.



Combustibles in the common area.



Combustibles in the common area.

## 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?

No

Comments

"No Smoking" signage should be provided in the communal areas.

## Dangerous Substances

Are dangerous substances present, or liable to be present?

No

## Lightning

Is a lightning protection system installed?

No

## Other Fire Hazards

# Escape Routes & Fire Spread

## Ease of Use

|  |     |
|--|-----|
| Are exits easily and immediately openable?                           | Yes |
| Do fire exits open in direction of escape where necessary?           | Yes |
| Are escape routes unobstructed and safe to use?                      | No  |
| Are there reasonable measures for the evacuation of disabled people? | Yes |

### Comments

The provision of thumb turn devices on final exits means the doors can be opened without the use of a key.

Tenants are presumed to be a typical cross section of the 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.

## Dimensions

|                                    |     |
|------------------------------------|-----|
| Are travel distances reasonable?   | Yes |
| Is there sufficient exit capacity? | Yes |

# Fire Doors

|  |  |
|--|--|
| Doors which are expected to be fire resisting:       | <ul style="list-style-type: none"><li>• Electrical Cupboards</li><li>• Flats</li></ul> |
| Electrical Cupboard Doors                            | <ul style="list-style-type: none"><li>• FD30S</li></ul>                                |
| Flat Doors   | <ul style="list-style-type: none"><li>• Not confirmed</li></ul>                        |
| Are fire doors to a suitable standard?               | Yes  |
| Is there suitable provision of self-closing devices? | Yes  |
| Is there suitable provision of hold-open devices?    | N/A  |
| Are doors kept locked where appropriate?             | Yes  |

## Comments

It is understood that communal doors are inspected regularly by neighbourhood officers and formally recorded in the quarterly/6 monthly estate inspections with residents. Records are held with the neighbourhood officers. Flat entrance doors are inspected during the annual LGSR visits where the gas engineers record on their PDA if a door closer exists and intumescent strips and cold smoke seals exist.

The flat entrance doors within the building could not be assessed due to access within the scope of this Type 1 Fire Risk Assessment. However from external examination only, the flat entrance doors appear to be flush timber original doors, in good condition and appear to be recently installed. It is reasonable to assume these doors would provide a notional 30 minutes fire resistance. All the flat entrance doors appear to be of the same age, condition and design and were probably all installed at the same time. It is therefore reasonable to assume that they are of the same FD30 (notional) 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 FD30SC standard of fire resistance.



FED on ground floor



FED on first floor.



FED on third floor



## Construction & Glazing

Are escape routes protected with suitable walls and floors?

Yes

Is there adequate compartmentation?

Yes

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

## 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:

• None

Is smoke ventilation reasonable and free from any obvious defects?

Yes

Comments

A common fire alarm has been provided indicating a simultaneous evacuation policy is in place.

## Detection & Warning

Is an electrical fire alarm system expected?

No

Why not?

Converted flats of stay-put standard

Is a fire detection and/or alarm system provided?

Yes

Areas covered

- Communal areas

---

### Communal Areas

System Category

- BS 5839 Pt6 Grade D Category L3

Cause & Effect

- Not confirmed

---

## Control Equipment

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?

Yes

### Comments

This building was originally a single private dwelling converted at some point, probably before the 1980's, to form separate flats. The building regulation standards in use today were not introduced until 1992, however, some of the principles within the early editions of ADB have been applied and generally the building meets the current guidance with the exception of smoke ventilation within the staircase.

However, a BS5839 Part 6 fire alarm system has been installed, at least in the common parts of the building, which prompts Simultaneous Evacuation rather than the more common approach of Stay Put. It could not be confirmed within the scope of this FRA whether this fire alarm extends into the flats. This Simultaneous Evacuation philosophy is not incorrect, but requires management consideration.

If the common fire alarm system should be considered for replacement or significant cost of remedial work there is value in reviewing the evacuation strategy. Following a Type 4 FRA, a decision may be taken to remove the common fire alarm and revert to a Stay Put philosophy.

If this approach is adopted then it is recommended that the fire alarm is upgraded to the LACoRS Fire detection and alarm system recommendations; Three- or four-storey building converted into self-contained flats, which is:

A mixed system

- Grade A: LD2 coverage in the common areas and a heat alarm in each flat in the room/lobby opening onto the escape route (interlinked); and
- Grade D: LD3 coverage in each flat (non-interlinked smoke alarm in the room/lobby opening onto the escape route) to protect the sleeping occupants of the flat

(This is subject to the fire separation recommendations as given in LACoRS)

## Audibility

Are there adequate means of alerting all relevant persons?

Minor Defects

### Comments

Please see comments above

# 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?

N/A

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?

Yes

### 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?

No

Are there suitable notices for fire extinguishers?

N/A

Is there suitable zone information for the fire alarm system?

N/A

Comments

Provide fire action notices which confirm the action to take in the event of fire.

# Fire Safety Management

## Procedures & Arrangements

Current evacuation policy

Simultaneous

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?

No

Comments

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

## 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        | Fire Prevention  |
| Sub Category    | Gas  |
| Action Required | Gas meters are located externally and not in any common areas. These are situated in bespoke cabinets however these are damaged and it is advised to repair these to prevent damage to the gas installations.<br><br>12/10/2023<br>This task remains outstanding.<br><br>Version 3, 20/09/2024<br>This task remains outstanding. |
| Priority        | Advisory   |
| Status          | Identified   |
| Owner           | Customer Homes   |
| Due Date        | 16 June 2022   |

---



## Task 2

|                 |   |
|-----------------|---|
| Source Version  | 1   |
| Category        | Fire Prevention   |
| Sub Category    | Smoking   |
| Action Required | No Smoking signage should be provided in the communal areas.<br><br>12/10/2023<br>This task remains outstanding.<br><br>Version 3, 20/09/2024<br>This task remains outstanding. |
| Priority        | Medium  |
| Status          | Identified  |
| Owner           | Neighbourhood Services  |
| Due Date        | 15 December 2020  |

---

### Task 3

|                 |  |
|-----------------|--|
| Source Version  | 1  |
| Category        | Escape Routes & Fire Spread  |
| Sub Category    | Ease of Use  |
| Action Required | <p>Obstructions should be removed from the escape routes in the following locations:</p> <p>A large amount of items are located on all floors of the common area, which may present a significant obstruction to persons escaping in the event of a fire.</p> <p>12/10/2023<br/>This task remains outstanding.</p> <p>Version 3, 20/09/2024<br/>This task remains outstanding.</p> |
| Priority        | High   |
| Status          | Identified   |
| Owner           | Neighbourhood Services   |
| Due Date        | 14 September 2020  |

---



## Task 4

|                 |  |
|-----------------|--|
| Source Version  | 1  |
| Category        | Detection & Warning  |
| Sub Category    | Automatic Fire Detection   |
| Action Required | <p>If the common fire alarm system should be considered for replacement or significant cost of remedial work there is value in reviewing the evacuation strategy. Following a Type 4 FRA, a decision may be taken to remove the common fire alarm and revert to a Stay Put philosophy.</p> <p>If the decision is made to maintain the current simultaneous evacuation policy then it is recommended that the fire alarm is upgraded to the LACoRS Fire detection and alarm system recommendations; Three-or four-storey building converted into self-contained flats, which is:</p> <p>A mixed system</p> <ul style="list-style-type: none"><li>• Grade A: LD2 coverage in the common areas and a heat alarm in each flat in the room/lobby opening onto the escape route (interlinked); and</li><li>• Grade D: LD3 coverage in each flat (non-interlinked smoke alarm in the room/lobby opening onto the escape route) to protect the sleeping occupants of the flat (This is subject to the fire separation recommendations as given in LACoRS)</li></ul> <p>12/10/2023<br/>This task remains outstanding.</p> <p>Version 3, 20/09/2024<br/>This task remains outstanding.</p> |
| Priority        | Advisory   |
| Status          | Identified   |
| Owner           | Customer Homes   |
| Due Date        | 16 June 2022   |

---

## Task 5

|                 |   |
|-----------------|---|
| Source Version  | 1   |
| Category        | Signs & Notices   |
| Sub Category    | Other Signage   |
| Action Required | Provide fire action notices which confirm the action to take in the event of fire.<br><br>12/10/2023<br>This task remains outstanding.<br><br>Version 3, 20/09/2024<br>This task remains outstanding. |
| Priority        | Medium  |
| Status          | Identified  |
| Owner           | Neighbourhood Services  |
| Due Date        | 15 December 2020  |

---

# Risk Score

|                     |                   |
|---------------------|-------------------|
| Risk Score          | Moderate Risk     |
| Next Assessment Due | 30 September 2025 |

| 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.   |