



North Central Area Command District Representatives

Requirements for Reduction in Homeowner Insurance Premiums

The 67th Legislature of the State of Texas has provided for up to a **20% reduction in Homeowner Insurance Premiums**, provided the homes meet specific requirements.

By appointment, your North Central District Representative (DR), who is certified by the Texas Crime Prevention Institute as an inspector will come to your residence to complete a security survey. They will also make recommendations on how to improve your current security and ascertain whether or not your home qualifies for a homeowner's insurance reduction.

Home Premium Reductions

(minimum required for 5 - 10% reduction, depending on insurance company)

A person's property qualifies for a Homeowner Insurance Premium Reduction if the property meets the following specifications:

- 1: Exterior doors must be metal doors or solid core that are at least 1 & 3/8 inches thick. They must be secured by deadbolt locks; a deadbolt lock must lock with a minimum bolt throw of 1 inch that penetrates a metal strike plate.
- 2: Double doors must be metal doors or solid core that are 1 & 3/8 inches thick and must be secured by deadbolts; the inactive door must be secured by header and threshold bolts that penetrate metal strike plates. In the case of glass located within 40 inches of headers and threshold bolts, the bolts must be flush-mounted in the edge of the door.
- 3: Sliding glass doors must be secured by secondary locking devices to prevent lifting or sliding.
- 5: Garage doors must be equipped with key operated locking devices.
- 6: Windows must be secured by auxiliary locking devices.

Alarm Reductions

(minimum required for additional 15% reduction)

Property must be equipped with an electronic burglar alarm that meets the following requirements:

- 1: All exterior structural openings are contacted. This includes all doors and windows.
- 2: The system must include both interior and exterior sirens.
- 3: All equipment must be U.L. approved and monitored by an U.L. approved central station. Sales, service installation, and monitoring of the system are done in compliance with the Private Investigation and Private Security Agencies Act. (Art. 4413 (22bb), Vernon's Texas Civil Statutes.)

The requirements in number three must be in writing from the Alarm Company.

A home must meet these specifications prior to inspection for a Premium Reduction Certificate to be issued. The Certificates are good for three (3) years and may be renewed for an additional three-year period.

To schedule your **free** survey, call the North Central Area DR Admin. Assistant, Kay Vargas, at **974-5722**.