

## **REQUIREMENTS FOR REDUCTION IN HOMEOWNER INSURANCE PREMIUMS**

The 67<sup>th</sup> Legislature of the State of Texas has provided for a **5-15%** reduction in Homeowner Insurance Premiums provided homes meet specific requirements.

By appointment, an A.P.D. Police Officer who is certified by the Texas Crime Prevention Institute as an Inspector will come to your residence to complete a security survey and make recommendations on how to improve your current security and ascertain whether or not your home qualifies for a Homeowners Insurance reduction.

### **HOME PREMIUM REDUCTIONS** *(minimum required for 5% reduction)*

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

- (1) Exterior doors must be solid core doors that are 1 3/8 inches thick and 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) Metal doors must be secured by deadbolt locks;
- (3) Double doors must be solid core doors 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, and in the case of glass located within 40 inches of header and threshold bolts, the bolts must be flush-mounted in the edge of the door;
- (4) Sliding glass doors must be secured by secondary locking devices to prevent lifting or sliding;
- (5) Garage doors must be equipped with key operated devices; and,
- (6) Windows must be secured by auxiliary locking devices.

### **ALARM REDUCTIONS** *(minimum required for additional 15% reduction)*

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

- (1) All exterior structure openings are contacted;
- (2) the system includes an interior and exterior siren;

- (3) all equipment is U.L. approved and is monitored by a U.L.-approved central station; and sales, service installation, and monitoring of the system are done in compliance with the Private Investigation and Private Security Agencies Act (Article 4413 (22bb), Vernon's Texas Civil Statutes).

The requirements in number three (3) must be in writing from the alarm company.

A home must meet these specifications prior to inspection and prior to any Premium Reduction Certificate being issued.

Premium Reduction Certificates are valid for a period of three (3) years. Certificates may be renewed for an additional three-year period at the request of the homeowner.

To schedule your FREE Home Survey, call the Austin Police Department North Substation at 974-5722.

*NOTE: Please allow two – four weeks advance notice while scheduling.*