



## Reduction in Homeowner's Insurance Premium Inspection Checklist



The following is a checklist to see if you qualify for a 5% to 20% reduction in your Homeowner's Insurance Premium. The first reduction requires "target hardening" (adding security hardware) your residence to reduce the burglar's opportunity to commit the crime. Refer to Section 6 (a) (1) below to see if your home qualifies for the 5% reduction. **Note- you must first qualify for the 5% reduction before you are eligible for the 15% alarm reduction.**

If you have an electronic burglar alarm on your residence, you could qualify for an additional 15% reduction (for a possible 20% total reduction). Refer to Section 6 (a) (2) below to see if your alarm system meets the requirements. Both sections are state-mandated requirements set forth by the Texas Department of Insurance.

If you believe you qualify for either reduction, contact the Richardson Police Department's Crime Prevention Unit for an appointment to have your home inspected. Even if you do not qualify, contact us for advice on how to improve your home's overall security. Home Security Assessments and Insurance Inspections are free services offered by the Crime Prevention Unit.

Article 5.33A, Section 6 (a) (1), Texas Insurance Code

- Exterior doors are solid core doors that are 1 – 3/8" thick and are secured by dead-bolt locks. Dead-bolt locks must lock with a minimum bolt throw of one inch that penetrates a metal strike plate\*. If the door secured by the dead-bolt lock has breakable glass within 40 inches of the lock, the lock must be key-operated from both sides unless prohibited by life safety codes.
- Metal doors are secured by dead-bolt locks as described above.
- Double doors meet the specification for exterior doors as listed above, have the inactive door secured by header and threshold bolts that penetrate metal strike plates, and in case of glass located within 40 inches of header and threshold bolts, have the bolts flush-mounted in the edge of the door.
- Sliding glass doors are secured by secondary locking devices to prevent lifting and prying.
- Dutch doors have concealed flush-bolt locking devices to interlock upper and lower halves and are secure by a dead-bolt lock as described above.
- Garage doors are equipped with key-operated locking devices.

Windows are secured by auxiliary locking devices. As auxiliary locking device required by this section must include screws, wooden dowels, pinning devices, and key-operated locks. In areas in which life safety codes permit, metal bars or grating, if mounted to prevent easy removal, may be substituted for auxiliary locking devices. Jalousie or louvered windows do not meet the specifications of this section unless they have metal grating mounted as provided above.

Article 5.33, Section 6 (a) (2), Texas Insurance Code

Property is equipped with an electronic burglar alarm that meets the following requirements: all exterior structure openings are contacted (this includes the overhead garage door, any exterior side doors, the door into the home, and all operating windows on all floors); the system includes an interior and exterior siren; 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 Investigations and Private Security Agencies Act (Article 4413 {29bb}, Vernon's Texas Civil Statutes).

The Richardson Police Department accepts no responsibility for your discount.  
Your premium reduction is a matter between the insured and their insurance company.

*\* Although not a state requirement, the Richardson Police Department strongly recommends the reinforcement of an existing metal strike plate with 2.5"- 4" case hardened screws, or the installation of a reinforced strike plate kit. Either method greatly enhances the holding power of the door and its dead-bolt lock.*