

## **Texas Insurance Code**

### **Reduction on Home Owners Insurance Premiums**

Chapter 5, Texas Insurance Code, amended Article 5.33A

#### ***Article 5.33A, section 6 (a) (1), Texas Insurance Code***

Exterior Doors are solid core doors that are 1 3/8 inches thick and are secured by dead-bolt locks. Dead-bolt locks must lock with a minimum bolt lock 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.

Double doors meet the specifications 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 with-in 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 secured by a dead-bolt lock as described above.

Garage doors are equipped with key-operated locking devices.

Windows are secured by auxiliary locking devices. An 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 for this section unless they have metal grating mounted as provided for above.

#### ***Article 533A, 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; the system includes an interior and exterior sirens; all equipment is U.L. approved and is monitored by a U. L. approved central station; and sales, services, 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).