

Secure Residence Initiative

ARLINGTON POLICE DEPARTMENT
CRIME PREVENTION UNIT



Does your homeowner's insurance company offer a discount when you invest in security improvements for your residence?

Chapter 5, Article 5.33A section 6 (a) (1) of the Texas Insurance Code once required homeowner insurance companies to offer a reduction of 5% or 15% in annual premiums to Texas homeowners if they could pass a residential security inspection performed by a State Certified Inspector.

In 2003, this article was repealed and insurance companies were no longer required to offer this discount. Many insurance companies, however, still offer a discount to homeowners who can successfully pass the residential security inspection. Why consider the inspection?



- In 2007, there were an estimated 2,179,140 burglaries nationwide (*FBI UCR Reports, 2007*).
- In 2007, burglary offenses cost victims an estimated \$4.3 billion in lost property; overall, the average dollar loss per burglary offense was \$1,991 (*FBI UCR Reports, 2007*).
- Properly securing your residence from a potential burglary can greatly reduce the probability that an offense will occur or be successfully completed.
- Most insurance companies understand that a properly secured residence will also reduce the chances that you will have to file a claim and report expensive property losses as a result of a residential burglary in the future.

Would you like to see if you qualify?

Step one: Contact your homeowner's insurance company and see if they still offer a reduction for this program.

Step two: Once you ensure that your insurance company offers the reduction, review the attached checklist to be sure that you meet the inspection requirements.

(Note: Please be sure to review and comply with **all** necessary requirements **before** you schedule for a visit from a member of our team. Call the Crime Prevention Unit if you have any questions regarding the inspection and/or the requirements - 817-459-5732).

Step three: If you feel that your residence meets the inspection requirements, email Curtice Ervin (Curtice.Ervin@arlingtontx.gov) to schedule an appointment with an inspector from the police department's Community Services Division. Please indicate your preferred inspection day and time. Though not guaranteed, we will try our best to accommodate your schedule. Appointments can be scheduled Monday



through Thursday between the hours of 7am-2pm. Inspections are usually performed within seven days of the original request depending on unit's workload. Once you have submitted the request, a member of the Crime Prevention Unit will contact you to schedule an appointment.



Common Questions:

Q: “Can citizens request this service even if their insurance company does not offer the discount?”

Answer: Yes, we encourage every resident to implement preventative measures to enhance the security of their home.

Q: “Is there an inspection fee or charge for this service?”

Answer: There is no charge for this service. It is absolutely free and available to all homeowners in the City of Arlington.

Q: “If my home does not pass inspection the first time, will someone return once I have made the necessary corrections?”

Answer: Yes; simply contact the Crime Prevention Unit (817-459-5732) and re-schedule your inspection.

Q: “Does my insurance discount ever expire once my home has passed inspection?”

Answer: Check with your particular insurance company. In most cases, this Mandated Premium Reduction Certification is valid for a three (3) year period, with renewal at the homeowner's request for an additional three year period before a re-inspection is required.

In addition to a home security inspection, we recommend that you review our “Home Security” brochure for additional tips on securing your residence.

Please use the checklist provided below prior to scheduling the appointment to ensure that you will be prepared for your scheduled inspection.



Community Services Division

CRIME PREVENTION UNIT

Arlington Police Department • P.O. Box 1065 Arlington, Texas 76004-1065 • (817) 459-5725

Dear Resident:

We appreciate your desire to enhance the security of your residence. In order to expedite the process, we have included an inspection checklist for your review. The checklist outlines the necessary requirements to qualify for the 5% and 15% homeowner's insurance premium reductions. Please read over it carefully to ensure that you meet the requirements *before* you schedule an inspection.

Proper physical security is very important in the protection of your home against the criminal element. Another essential part of good home security is active participation in your neighborhood's Community Watch Group (CWG). This will help make Arlington a safer place to live. We ask every citizen of Arlington to do their part and become an active participant in their CWG, or to start a group in their neighborhood if one does not currently exist.

For further information about Community Watch or other department programs, please contact the Community Services Office at 817-459-5725 or visit our website at:

<http://www.arlingtonpd.org/index.asp?nextpg=CrimePrevention/index.html>

When you feel that you meet the reduction program requirements, please call or email me to schedule an appointment.

Sincerely,

Curtice Ervin
Crime Prevention Specialist
Arlington Police Department
Community Services Division
curtice.ervin@arlingtontx.gov
817.459.5732



Community Services Division

CRIME PREVENTION UNIT

Arlington Police Department • P.O. Box 1065 Arlington, Texas 76004-1065 • (817) 459-5725

TEXAS INSURANCE REQUIREMENTS FOR 5%

REDUCTION IN HOMEOWNER INSURANCE PREMIUMS

Chapter 5, Texas Insurance Code, amended Article 5.33A

<input type="checkbox"/>	Are your exterior doors made of solid core and composed of wood or metal?
<input type="checkbox"/>	Are your exterior doors a minimum 1 3/8" thick?
<input type="checkbox"/>	Is each exterior door secured by a deadbolt lock?
<input type="checkbox"/>	Do your double doors meet the specifications for exterior doors listed above?
<input type="checkbox"/>	Is the inactive door secured by a header and threshold bolt that penetrates a metal strike plate? <i>(See references photos at the bottom of the page)</i>

Sliding glass doors

<input type="checkbox"/>	Do your sliding glass doors have secondary locking devices to resist <u>LIFTING</u> and <u>PRYING</u> ?
--------------------------	---

Dutch Doors

<input type="checkbox"/>	Do your Dutch doors have concealed flush-bolt locking devices to interlock upper and lower halves? <i>(See references photos at the bottom of the page)</i>
<input type="checkbox"/>	Are the upper and lower halves secured by a deadbolt lock?

Deadbolt locks

<input type="checkbox"/>	Are your dead-bolt locks equipped with a minimum one inch throw bolt that penetrates a <i>metal</i> strike plate? <i>(See references photos at the bottom of the page)</i>
<input type="checkbox"/>	Is there any breakable glass within 40 inches of a deadbolt lock? Note: This is a recommendation but not a requirement. French-style and sliding doors (though not recommended for proper home security) will not cause you to fail the inspection.

- ***Please Note:*** *Double-cylinder deadbolts that lock from both sides are prohibited by City of Arlington Fire Code and considered a safety hazard (See reference photos at the bottom of the page).*

Garage Area (If connected to the house)

<input type="checkbox"/>	<p>Is your overhead roll up garage door(s) equipped with a <u>key-operated locking device</u>?</p> <p><i>Note:</i> Any key-operated locking device (even a hasp and padlock) will qualify an overhead garage door. Electric garage door openers also qualify as a key-operated locking device.</p>
--------------------------	---

Windows

<input type="checkbox"/>	<p>Windows <u>must</u> be secured by auxiliary or secondary locking devices. A secondary locking device is in <u>addition</u> to the lock already equipped with the original window. These types of “locks” may include wooden dowels, pinning devices or thumb-screw locks (<i>See reference photos at the bottom of the page</i>).</p> <p><i>Please Note:</i> <i>Key-operated locks or other devices that require special tools or ability to open are <u>prohibited</u> by City of Arlington Fire Code.</i></p>
--------------------------	---

- Storm windows meet the requirements of auxiliary window-locking devices if installed over the manufactured window.
- Jalousie or louvered windows do not meet the specifications unless they have metal grating mounted (*See reference photos at the bottom of the page*).

Please note: Alarm security systems, regardless of how sophisticated, have no bearing on this particular survey.

INSURANCE REDUCTION ALARM REQUIREMENTS FOR 15% DISCOUNT

The following requirements must be met in order to qualify for a 15% reduction in your homeowner's insurance premium:

Alarm system contact requirements

All exterior structure openings must be contacted. "Contacted" means each window and exterior door should have a physical appliance (contact sensor) that will trigger the alarm if the door or window is opened when the house alarm is armed.

<input type="checkbox"/>	The attached garage overhead/bay (roll up) door.
<input type="checkbox"/>	Any other exterior openings in the garage (if connected to the house).
<input type="checkbox"/>	All exterior doors and windows (upstairs included)
<input type="checkbox"/>	All other entrances into the residence

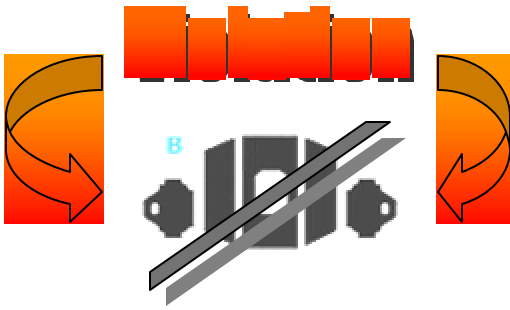
Additional Alarm system requirements

<input type="checkbox"/>	Does your alarm system include an <u>interior and an exterior siren</u> ?
<input type="checkbox"/>	<p>Is all alarm equipment Underwriters Laboratory approved and the alarm is <u>monitored</u> by a <u>U. L. approved</u> central station?</p> <ul style="list-style-type: none">• This requirement must be met by the homeowner or tenant by <u>obtaining a letter</u> from the Alarm Company stating so.• The letter must be <u>an original letter</u> on the alarm company letterhead and signed by a representative of the company.• The letter must also state that sales, service, installation and monitoring of the system are done in compliance with the Private Investigators and Private Security Agencies Act. (Article 4413 [29bb]), Vernon's Texas Civil Statues.• The letter must be addressed to the insured with the correct address of the residence stated in the letter.• <u>The requirements along with the described letter from your alarm company must be met prior to an inspector coming to your residence.</u>• The inspector will retain the original copy of the letter, so it is recommended that you make a copy.

EXAMPLES

Deadbolt locks for exterior doors

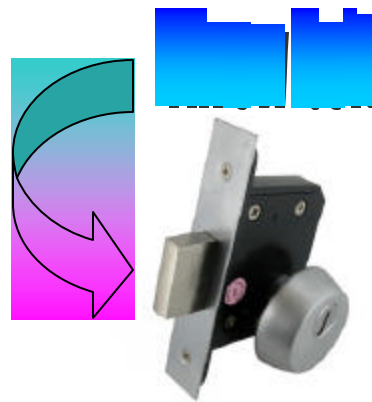
Double cylinder deadbolt lock



Single cylinder deadbolt locks with a thumb turn mechanism



Metal strike plate



Jalousie or louvered windows



Glass grating

Auxiliary or window locks



secondary



Metal grating

The windows on your home will already be equipped with some type of locking mechanism. An auxiliary or secondary locking device acts as a back up should your original window lock fail.



Door styles

Double Doors



Sliding glass



French Doors



Dutch door



*Double or Dutch door
locking device*