

## TEXAS INSURANCE REQUIREMENTS FOR 5%

### REDUCTION IN HOMEOWNER INSURANCE PREMIUMS

Chapter 5, Texas Insurance Code, amended Article 5.33A

#### All exterior doors:

- Must a minimum 1 3/8" thick.
- Be composed of solid core and secured by a deadbolt locking device.

#### Dead-bolt locks

- Must lock with a minimum bolt throw (Figure 1) of one inch that penetrates a steel strike plate (Figure 2).
- Exterior doors may not have breakable glass within 40 inches of a deadbolt lock.
- **Please Note:** Double-cylinder deadbolts that lock from both sides are prohibited by City of Arlington Fire Code and considered a safety hazard.

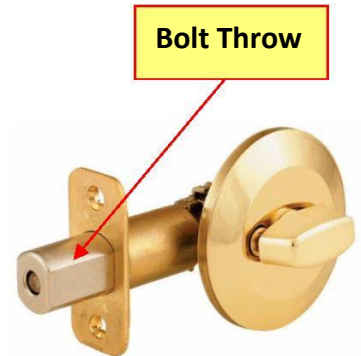


Figure 1: Thumb Turn Deadbolt lock

#### Exemptions for deadbolt locks within 40" of breakable glass:

- Storm doors must be installed on all exterior doors containing breakable glass (Refer to Figure 3 & 4 below).
- Security Laminated must be installed on all windows within 40" of a deadbolt lock (Refer to Figure 3 below).



Figure 2: Steel Strike Plate



**Remember:** There may not be any breakable glass within 40 inches of a deadbolt lock. This includes ALL exterior doors.

1. The door displayed in Figure 3 needs to be replaced with a solid core, wood or heavy gauge metal door.

Or

A Storm door with shatter resistant glass must be installed.

2. The windows displayed in Figure 3 will need to be removed and filled.

Or

It must be covered with Security Laminated.

Figure 3: Failed exterior front door example

**FAIL**



**Remember:** There may not be any breakable glass within 40 inches of a deadbolt lock. This includes ALL exterior doors.

The door displayed in *Figure 4* needs to be replaced with a solid core, wood or heavy gauge metal door. Or  
A Storm door with shatter resistant glass must be installed.

**Figure 4: Failed exterior rear door example**

#### **Double Doors:**

- Double doors must meet the specifications for exterior doors listed above.
- The inactive door must be secured by a header and threshold bolt that penetrates a metal strike plate.

#### **Sliding Glass Doors**

- Sliding glass doors must have secondary locking devices to resist lifting and prying (*Refer to Figure 5*).

#### **Roll Up Garage Door**

- For vacationing purposes, your roll up garage door must have the ability to manually lock to prevent prying. A padlock installed in the door track will suffice if the original door lock has been removed.



**Figure 5: Auxiliary lock for a sliding glass door.**

**Please Note:** Key-operated locks or other devices that require special tools or ability to open are prohibited by City of Arlington Fire Code.

**Jalousie or Louvered windows:**

Jalousie or louvered windows do not meet the specifications unless they have metal grating mounted.



**Figure 7: Storm Window**



**Figure C: Jalousie Window with plastic grating**



**Figure D: Jalousie Window with metal grating**

## 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.

The garage door leading into the house must have a contact also if connected.

The alarm system must be equipped with an exterior siren.

The alarm system must be monitored.

You must have a valid permit for the alarm system.

### **Are you ready to schedule an appointment?**

**NOTE:** Be sure you have carefully read and understand the above requirements. A failed inspection will result in a 30-45 day waiting period.

If your home meets all of the above requirements, please click here to schedule an appointment for an inspection: [Click here to request an inspection \(online Form\)](#)

If you have any questions please call 817-459-5732 or email: [Irene.Renteria@arlingtontx.gov](mailto:Irene.Renteria@arlingtontx.gov)