TEXAS INSURANCE REQUIREMENTS FOR 5% REDUCTION IN HOMEOWNER INSURANCE PREMIUMS

Chapter 5, Texas Insurance Code, amended Article 5.33A

All exterior doors:
- Must be 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.

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 Laminate must be installed on all windows within 40” of a deadbolt lock (Refer to Figure 3 below).

**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 Laminate.
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.

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.
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 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]