

## 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.

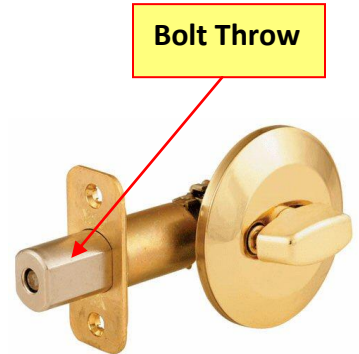


Figure 1: Thumb Turn Deadbolt lock

#### 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**



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

**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.



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

### Windows

- Windows must be secured by auxiliary or secondary locking devices.
- **Please Note:** A secondary locking device is in addition to the lock already equipped with the original window.
- These types of “locks” may include wooden dowels, pinning devices or thumb-screw locks (Refer to Figure 6).



**Figure 6: Auxiliary lock found in the door hardware section of most home improvement stores.**

### Storm Windows

- Storm windows meet the requirements of auxiliary window-locking devices if installed over the manufactured window (Figure 7).

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



**Figure 7: Storm Window**

### 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: [elisa.cruz@arlingtontx.gov](mailto:elisa.cruz@arlingtontx.gov)