

Homeowners and businesses can schedule an appointment to have a residential or business inspection. The inspection is done by a Corinth Police Officer, who is licensed by the Texas Commission on Law Enforcement Officer Standards and Education as an Inspector. If specific requirements by the Texas Department of Insurance, Property Insurance Division, are met, the residence or business may qualify for a premium reduction in their insurance policy. The inspection may also give the home or business owner suggestions for simple crime prevention tips.

Implementation of the recommendations made cannot make any residence or business burglary proof, robbery proof, theft proof, etc. But, if the recommendations are properly applied and maintained by the resident or business owner, then the opportunity for crime against the property *may* be reduced.

Residential and business security technology advances every year and can require constant upgrading and attention to further keep abreast of the changing operational needs of security.

All recommendations should be applied, not just a few of them. One recommendation may need the incorporation of another to benefit the security of the residence or business.

TEXAS INSURANCE CODE  
REDUCTION IN HOMEOWNER'S INSURANCE PREMIUMS  
Chapter 5, Texas Insurance Code, amended Article 5.33A

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

All exterior structure openings are contacted. Contacted means each opening should have a magnetic contact actually touching it. Openings are all doors and windows that can be opened, including upstairs doors and windows. If the garage is attached to the house, the overhead door and any side exterior door must also be contacted.

The alarm system must include an interior and exterior siren.

A letter must be obtained from the alarm company, by the home or business owner or tenant. The letter must be an original on company letterhead and signed by a representative of the company. The letter must be addressed to the insured with the correct address of the residence or business.

These requirements along with the letter from the alarm company must be met prior to an officer coming to your residence. The officer will retain the original copy of the letter, so it is recommended that you make a copy for your own personal records.

The letter must state: ALL ALARM EQUIPMENT IS UNDERWRITER'S LABORATORY APPROVED AND THE ALARM IS MONITORED BY AN UNDERWRITER'S LABORATORY APPROVED CENTRAL STATION. THE SALES, SERVICE, INSTALLATION AND MONITORING OF THE SYSTEM ARE DONE IN COMPLIANCE WITH THE PRIVATE SECURITY ACT (ARTICLE 4413 (29bb) VERNON'S TEXAS CIVIL STATUTES).

The following requirements must be met to qualify for a 5% reduction in your homeowner's insurance premium.

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 throw of 1 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 (dual-cylinder) from both sides unless prohibited by life safety codes.

Metal doors are secured by dead-bolt locks as described above.

Double doors meet the specifications for exterior doors as listed above. The inactive door must be secured by header and threshold bolts that penetrate metal strike plates. As described above, in case of glass located within 40 inches of header and threshold bolts, the bolts must be flush-mounted in the edge of the door.

A secondary locking device must be used to prevent lifting and prying secures sliding glass doors.

Dutch doors must have concealed, flush-mounted 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 must be secured by auxiliary (secondary) locking devices. Most residential windows have two (2) standard latch-style locks; this is considered as a single locking device. An auxiliary locking device as required by this section must include screws, wooden dowels, pinning devices, track locks or key-operated locks. In areas in which safety codes permit, metal bars or grating, if mounted to prevent easy removal, may be used for auxiliary (secondary) locking devices. Jalousie or louvered windows do not meet the specifications of this section unless they have metal grating mounted as provided for above.