

TEXAS INSURANCE CODE
QUALIFICATIONS FOR REDUCTION IN HOMEOWNERS INSURANCE PREMIUMS

(Chapter 5, Texas Insurance Code, amended Article 5.33A)

Step 1: Home must meet the below qualifications

Step 2: Homeowner will have inspection done by certified inspector through local police department

Step 3: Inspector will then send form to the Texas Department of Insurance

* Note some insurance companies do not participate in this insurance reduction and some may require the insurer to have a new inspection each year.

Qualifications

- 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.
- Metal doors are secured by dead-bolt locks as described above.
- Double doors meet the specifications for exterior doors as listed above, have the inactive door secured by header and threshold bolts that penetrate metal strike plates, and in case of glass located within 40 inches of header and threshold bolts, have the bolts flush-mounted in the edge of the door.
- Dutch doors have concealed flush-bolt locking devices to interlock upper and lower halves and are secure by a dead-bolt as described above.
- Garage doors are equipped with key-operated locking devices.
- Windows are secured by auxiliary locking devices. An auxiliary locking device required by this section must include screws, wooden dowels, pinning devices, and key-operated locks. In areas in which life safety codes permit, metal bars or grating. If mounted to prevent easy removal, maybe substituted for auxiliary locking devices. Jalousie or louvered windows do not meet the specifications of this section unless they have metal grating mounted as provided for above.

Once you meet the above qualifications, please call or email to schedule a home inspection.

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