You may be eligible for a 5% reduction on your homeowner’s insurance premiums. See below to below the crime prevention methods that are required to receive the cost reduction. **Once you meet the requirements**, contact the Pasadena Police Department for a quick and free inspection that could save you up to 20% on your premium!

**Interior Home Inspection (5% Reduction)** Chapter 5, Texas Insurance Code, Amended Article 5.33A, Section 6(a) (1)

1. Exterior doors must be solid core doors that are at least 1-3/8 inches thick and are secured by dead bolt locks. Dead bolt locks must lock with a minimum bolt throw of one inch that penetrates a metal strike plate. If the door secured by a dead bolt lock has breakable glass within 40 inches (a little over 3 feet) of the lock, the lock must be a key operated lock from both sides (key to get in, key to get out) unless prohibited by life safety codes.

2. Metal doors must be secured by dead bolt locks as described above.

3. Double doors must meet the specifications for exterior doors as listed above and must have the inactive door secured by header and threshold bolts that penetrate metal strike plates. If breakable glass is located within 40 inches of the header and threshold bolts, the bolts must be flush mounted in the edge of the door.

4. Sliding glass doors must be secured by secondary locking devices to prevent lifting and prying.

5. Dutch doors must have concealed flush-bolt locking devices to lock upper and lower halves together and must be secured by a dead bolt lock as described above in #1.

6. Garage doors must be equipped with a key operating locking device or an electric garage door opener.

7. Windows must be secured by auxiliary locking devices (or non-factory secondary locks that are put on by the homeowner). This locking device required by this section must include screws, wooded dowels, pinning devices (double headed nails are driven into the window frame at a downward angle and can easily be put in or taken out), or key operated locks or clamps. In areas in which life safety codes permit, metal bars or grating, if mounted to prevent easy removal, may be substituted for locking devices. Jalousie or louvered windows do not meet the specifications of this section unless they have metal grating mounted as provided above.
Burglar Alarms (15% Reduction) Chapter 5, Texas Insurance Code, Amended Section 6 (a) (2)

Section (2) is equipped with an electronic burglar alarm that meets the following requirements:

1. All exterior structure openings are sensor contacted.

   Meaning all doors that lead outside and windows that lead outside and windows that open must have a sensor contact 9if they are opened, the alarm will sound). This is a physical device installed on the structure opening which activates the alarm when the contact is broken. Examples: magnetic switch, tape, or contacts that the installer can put in place.

2. The system must include an interior and exterior siren. Two speakers must be installed.

   Meaning an alarm must be able to be heard inside the house as well as an alarm sounding outside the house. An exterior alarm may be mounted in an attic next to a vent protecting it from the weather and is audible outside the building.

3. All (alarm) equipment must be U.L. (Underwriter’s Laboratory) approved and must be monitored by a U.L. approval station (meaning if the alarm is triggered a monitoring station will notify the police).

   Alarm companies are able to provide the homeowner with a letter of verification on the installed equipment and central station’s U.L. approval status. Pasadena Police Department’s personnel will need this certification to be able to inspect your burglar alarm to get the 15% reduction.

4. Sales, service, installation, and monitoring of the system are done in compliance with the Private Investigators and Private Security Act (Article 4413.29bb, Vernon’s Texas Civil Statutes).

   The alarm company must have a state license. Its sales, service, installation, and monitoring personnel must be licensed by the state. The alarm company can provide the homeowner with verification of their company’s and personnel state license.

When requirements are met, please call the Crime Prevention Division at (713) 920-1655 to schedule an appointment for your home inspection.