



Home Security Survey

Crime Prevention and Community Support

Prosper Police Department • 801 Safety Way, Prosper, Texas 75078 • (972) 347-9002

Dear Resident:

We appreciate your desire to enhance the security of your residence. In order to expedite the process, we have included an inspection checklist for your review. The checklist outlines the necessary requirements to qualify for your homeowner's insurance premium reduction. Please read over it carefully to ensure that you meet the requirements *before* you schedule an inspection.

Proper physical security is very important in the protection of your home against the criminal element. Another essential part of good home security is active participation in a Neighborhood or Community Watch Program. This will help make the Town of Prosper a safer place to live. We ask every citizen of Prosper to do their part and become an active participant in their Neighborhood Watch Program, or to start a group in their neighborhood if one does not currently exist. We ask that every citizen of Prosper take an active role in preventing crime and avoid becoming a victim. Help us help you!

For further information about Neighborhood or Community Watch or other department programs, please contact Officer Erin Hubbard by phone at 972-347-9002 or email at ehubbard@prospertx.gov or visit our website at:

<http://www.prospertx.gov/police/>

When you feel that you meet the reduction program requirements, please contact us to set up an appointment.

Sincerely,

Officer Erin Hubbard
Community Relations &
Crime Prevention Officer
Prosper Police Department

TEXAS INSURANCE REQUIREMENTS FOR 5%

REDUCTION IN HOMEOWNER INSURANCE PREMIUMS

Chapter 5, Texas Insurance Code, amended Article 5.33A

<input type="checkbox"/>	Are your exterior doors made of solid core and composed of wood or metal?
<input type="checkbox"/>	Are your exterior doors a minimum 1 3/8" thick?
<input type="checkbox"/>	Is each exterior door secured by a deadbolt lock?
<input type="checkbox"/>	Do your double doors meet the specifications for exterior doors listed above?
<input type="checkbox"/>	Is the inactive door secured by a header and threshold bolt that penetrates a metal strike plate? (<i>See references photos at the bottom of the page</i>)

Sliding glass doors

<input type="checkbox"/>	Do your sliding glass doors have secondary locking devices to resist <u>LIFTING</u> and <u>PRYING</u> ?
--------------------------	---

Dutch Doors

<input type="checkbox"/>	Do your Dutch doors have concealed flush-bolt locking devices to interlock upper and lower halves? (<i>See references photos at the bottom of the page</i>)
<input type="checkbox"/>	Are the upper and lower halves secured by a deadbolt lock?

Deadbolt locks

<input type="checkbox"/>	Are your dead-bolt locks equipped with a minimum one inch throw bolt that penetrates a <i>metal</i> strike plate? (<i>See references photos at the bottom of the page</i>)
<input type="checkbox"/>	Is there any breakable glass within 40 inches of a deadbolt lock? Note: This is a recommendation but not a requirement. French-style and sliding doors (though not recommended for proper home security) will not cause you to fail the inspection.

- ***Please Note:*** Double-cylinder deadbolts that lock from both sides are ***prohibited*** by the Town of Prosper’s BuildingCode in new construction. (See references photos at the bottom of the page).

Garage Area (If connected to the house)

☐	Is your overhead roll up garage door(s) equipped with a <u>key-operated locking device</u> ? <i>Note:</i> Any key-operated locking device (even a <u>hasp and padlock</u>) will qualify an overhead garage door. Electric garage door openers also qualify as a key-operated locking device.
---	---

Windows

☐	Windows <u>must</u> be secured by auxiliary or secondary locking devices. A secondary locking device is in <u>addition</u> to the lock already equipped with the original window. These types of “locks” may include wooden dowels, pinning devices or thumb-screw locks (<i>See reference photos at the bottom of the page</i>).
---	---

- Storm windows meet the requirements of auxiliary window-locking devices if installed over the manufactured window.
- Jalousie or louvered windows do not meet the specifications unless they have metal grating mounted(*See reference photos at the bottom of the page*).

Please note: Alarm security systems, regardless of how sophisticated, have no bearing on this particular survey.

INSURANCE REDUCTION ALARM REQUIREMENTS FOR 15% DISCOUNT

Please contact your alarm company to verify that you meet all of these requirements. Your alarm company *should* provide you with a certificate or paperwork verifying that your system is in compliance with the Private Investigations and Private Security Agencies Act (Article 4413 (29bb), Vernon’s Texas Civil Statutes.)

The following requirements must be met in order to qualify for 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.

<input type="checkbox"/>	The attached garage overhead/bay (roll up) door.
<input type="checkbox"/>	Any other exterior openings in the garage (if connected to the house).
<input type="checkbox"/>	All exterior doors and windows (upstairs included)
<input type="checkbox"/>	All other entrances into the residence

Additional Alarm system requirements

<input type="checkbox"/>	Does your alarm system include an <u>interior and an exterior siren</u> ?
<input type="checkbox"/>	<p>Is all alarm equipment Underwriters Laboratory approved and the alarm <u>is monitored</u> by a <u>U. L. approved</u> central station?</p> <ul style="list-style-type: none"> • This requirement must be met by the homeowner or tenant by <u>obtaining a letter</u> from the Alarm Company stating so. • The letter must be <u>an original letter</u> on the alarm company letterhead and signed by a representative of the company. • The letter must also state that sales, service, installation and monitoring of the system are done in compliance with the Private Investigators and Private Security Agencies Act. (Article 4413 (29bb), Vernon’s Texas Civil Statues. • The letter must be addressed to the insured with the correct address of the residence stated in the letter. • The <u>requirements along with the described letter from your alarm company must be met prior to an inspector coming to your residence.</u> • The inspector will retain the original copy of the letter, so it is recommended that you make a copy.

EXAMPLES

Deadbolt locks for exterior doors

Double cylinder deadbolt lock



Single cylinder deadbolt locks with a thumb turn mechanism



Metal strike plate



Throw bolt



Jalousie or louvered windows



Glass grating



Metal grating

Auxiliary or secondary window locks

The windows on your home will already be equipped with some type of locking mechanism. An auxiliary or secondary locking device acts as a back up should your original window lock fail.



Door styles

Double Doors



Sliding glass



French Doors



Dutch door



Double or Dutch door locking device