



# Home Security Inspections

## Basic Survey

A Bulverde Police, Crime Prevention Officer will come to your home and review your property for ways to improve the security of your home. If you pass the security survey or make the necessary changes, you may qualify for a five percent reduction in your homeowner's insurance premium. The visit is designed to increase the security of your home whether or not you intend to apply for the homeowner's insurance premium reduction.

**Here is the list of qualifications as set by the Texas Department of Insurance for a possible reduction in homeowner's insurance premiums.**

- Exterior doors must be 1 3/8" solid wood or metal clad door. The door may be partial glass or mostly glass as long as the wooden frame is solid wood or metal clad. No hollow core doors on the exterior of the house.
- All exterior doors must have a deadbolt lock with a minimum throw of 1".
- Sliding glass doors must be secured by an additional locking device. Pinning the door is recommended.
- Garage doors must also be secured by an additional locking device. An automatic garage door opener will comply with this requirement.
- Windows must be secured by an additional locking device. This can be accomplished by two different ways. Actual storm windows will qualify for this. Insulated double pane windows do not meet this qualification. If you do not have storm windows you will either need to pin the windows, or purchase an auxiliary locking device from a local building supply store.

If your house meets these requirements, you could be eligible for a 5% reduction in your homeowner's insurance premiums.

## Burglar Alarm System

Here is the list of requirements as set by the Texas Department of Insurance for a possible reduction in homeowner's insurance premiums on alarm systems.

- All exterior structure openings must be contacted. This includes **all** doors and windows.
- The system must have an audible alarm that can be heard inside and outside the house.
- All equipment is U.L. approved.
- The system must be monitored by an outside agency that is U.L. approved.
- Sales, service, installation and monitoring of the system are done in compliance with the Private Investigations & Private Security Agencies Act.
- Motion sensors and/or glass break sensors do not apply to this reduction.

If your house meets these requirements, you could be eligible for a 15% reduction in your homeowner's insurance premiums.

Contact the Bulverde Police Department if you have any questions or to set up an appointment. (830) 438-3612.

Other helpful tips for Home Security:

- Do not let shrubbery obscure doors and windows so a burglar can work undetected
- At night, leave a few lights on outside and inside your home
- Windows and doors should be securely locked
- Do not leave "hidden keys" outside
- Try to make your home look occupied while you are away. Stop mail and/or newspaper delivery. Utilize the "Extra Patrol" provided by your local Police Department when you are on vacation.