

Cibolo Police Department Homeowners Insurance Reduction Program

The Homeowners Insurance Reduction Program is intended to help homeowners reduce their insurance premiums by qualifying for a Texas Home Security Credit.

Any homeowner may request a homeowner's Security Credit Inspection of their residence by contacting the Cibolo Police Department Crime Prevention Unit by email at CPU@cibolotx.gov. A Crime Prevention Specialist will perform a security evaluation.

Credits are available for new and existing homeowner policies. Depending upon your insurance carrier, the maximum credit allowed is 20%.

If you qualify, you will receive a Premium Reduction Certificate renewable every three (3) years. It is up to the insurance company if they choose to reduce the premium. The credit is not a guarantee.

There are two home credits that a homeowner can qualify for, a 5% credit and a 15% credit.

Qualifications for a 5% Credit

1. The exterior doors of your home must be solid core doors which are 1-3/8" thick and must be secured by deadbolts with a 1" throw. Metal doors must be secured by deadbolt locks. If the door secured by the dead-bolt lock has breakable glass within 40 inches of the lock, the lock must be key-operated from both sides unless prohibited by the safety codes. (**Cibolo safety code prohibits deadbolt locks key-operated from both sides.)



2. Garage doors must be equipped with key operated locking devices or an electric garage door opener that has a key operated locking device.

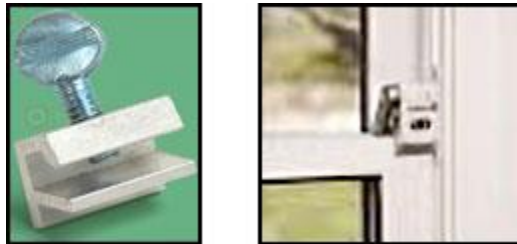


3. Double doors must meet the above specifications and must have the inactive door secured by a header and threshold bolts that penetrate metal strike plates. If there is glass located within 40" of the header and threshold bolts, the bolts must be flush-mounted in the edge of the door.
4. Dutch doors must have concealed flush-bolt locking devices to interlock upper and lower halves and must be secured by a deadbolt lock.

5. Sliding glass doors must be secured by a secondary locking device to prevent lifting and prying.



6. Windows must be secured by a second auxiliary locking device as pictured below or a wooden dowel that prevents opening.



Qualifications for a 15% Credit

1. All exterior structure openings are contacted. Contacts are hidden devices that detect the opening of protected windows and doors. When the contact is broken a signal will be sent to the central monitored dispatch center.
2. The alarm system includes an interior and exterior siren.
3. The homeowner must obtain a letter from the alarm company stating that all equipment is U.L. approved, monitored by a U.L. approved central station, and must be signed by a representative. The letter must state that sales, service, installation, and monitoring are done in compliance with the Private Security Agencies ACT Article 4413 (29bb) Vernon's Texas Civil Statutes, and addressed to the insured with the correct address of the residence stated on the letter.
4. All requirements must be met prior to the time of inspection and the letter is made available for review by the Crime Prevention Specialist.

Note: The Texas Crime Prevention Association has strongly recommended that no licensed inspector conduct alarm inspections until the Texas Legislature revise the present bill. Therefore, our inspection will automatically denote a failure for this section. We would urge you to contact your alarm provider to issue you a certificate that your system meets the above requirements.

The implementation of all or any portion of the recommendations in this Home Security Inspection of the listed address on the Texas Department of Insurance Form PC317 Rev. 10/04, is **no** guarantee or assurance that theft will not occur or that the home is crime-proof. The recommendations should, however, reduce the probability of crime if the strategies and recommendations are properly applied and consistently maintained.