

By: Mabry

H.B. No. 2954

A BILL TO BE ENTITLED

AN ACT

1
2 relating to requirements for certain discounts for homeowners
3 insurance coverage.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

5 SECTION 1. Section 6(a), Article 5.33A, Insurance Code, is
6 amended to read as follows:

7 (a) A person's property qualifies for a homeowners
8 insurance premium reduction if the property:

9 (1) meets the following minimum specifications:

10 (A) exterior doors must be solid core doors that
11 are 1-3/8 inches thick and must be secured by dead-bolt locks;

12 (B) metal doors must be secured by dead-bolt
13 locks;

14 (C) double doors must meet the specifications
15 provided by Subdivision (1) of this subsection, must have the
16 inactive door secured by header and threshold bolts that penetrate
17 metal strike plates, and in the case of glass located within 40
18 inches of header and threshold bolts, must have the bolts
19 flush-mounted in the edge of the door;

20 (D) sliding glass doors must be secured by
21 secondary locking devices to prevent lifting and prying;

22 (E) dutch doors must have concealed flush-bolt
23 locking devices to interlock upper and lower halves and must be
24 secured by a dead-bolt lock;

1 (F) garage doors must be equipped with
2 key-operated locking devices; and

3 (G) windows must be secured by auxiliary locking
4 devices; or

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

7 (A) all exterior structure openings are
8 contacted or the system is equipped with motion detectors or glass
9 breakage sensors;

10 (B) the system includes an interior and exterior
11 siren;

12 (C) all equipment is U.L. approved and is
13 monitored by a U.L. approved central station; and

14 (D) sales, service, installation, and monitoring
15 of the system are done in compliance with Chapter 1702, Occupations
16 Code [~~the Private Investigators and Private Security Agencies Act~~
17 ~~(Article 4413(29bb), Vernon's Texas Civil Statutes)] .~~

18 SECTION 2. This Act takes effect September 1, 2003, and
19 applies only to a discount for a policy of homeowners' insurance
20 that is delivered, issued for delivery, or renewed on or after
21 January 1, 2004.