



Baltimore Equitable Insurance

Perpetually Great Homeowners Insurance Since 1794

Baltimore Equitable Insurance is the perpetually smart alternative to annual homeowners insurance premiums.

For over two centuries we have provided security and peace of mind to homeowners - all payments are refunded to our policyholders when the policy is cancelled.

We are pleased to offer policies in Maryland and Pennsylvania.

Take a moment to see why Homeowners, Renters and Condominium Unit Owners have turned to Baltimore Equitable Insurance.

Perpetual Insurance

A perpetual insurance policy provides comprehensive insurance coverage. Unlike your current insurance policy, with a perpetual policy you make an initial payment for a specific amount of protection. There are no annual or monthly premiums, and no additional costs ever unless you increase the amount of your coverage.

It is called a perpetual policy because there is no expiration date. For one initial payment, it is perpetually in force until cancelled.

Refundable Payments

It does not matter how long you have had the policy ... when you decide you no longer need our insurance, we will give you back every penny you gave us for insurance coverage. Even if you have had a claim.

Your original payment and all additional payments made to the policy will be fully refunded when you cancel your policy.

Deductible Options

We offer disappearing deductible options that reward you for claim-free years. Each year without a claim, your deductible is reduced by either \$100 or \$200 per year (depending on the deductible chosen).

After five consecutive claim-free years, your deductible disappears. While a claim would restart the cycle, the deductible applied to that claim (depending on where you were in the disappearing cycle) could be as low as zero.

Financial Strength

We are pleased to report that we are the very picture of financial health. We have assets of \$173 million and deposits of \$50 million. Another way to look at our finances—and perhaps the most illustrative way—is in terms of our surplus.

If every policyholder decided to cancel their policy and we refunded all their deposits, we'd still have over \$113 million in the bank. Which means in addition to a proud history, we have got a rock solid foundation for the future.

For More Information

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