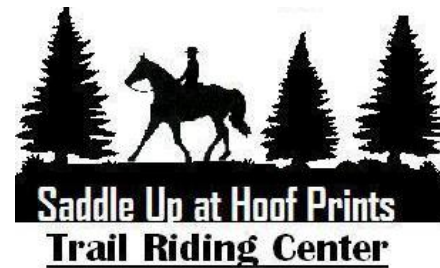


Hoof Prints Trail Riding Center

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Maryland General Assembly

Dept. of Legislative Services HB 162

Members of the Committee

This year (March, 2024) my insurance broker could not find affordable insurance for operating Hoof Prints, Inc. AKA Hoof Prints Trail Riding Center. Last year's (2023) insurance premium was \$2500, this year (2024) I have been unable to find a quote less than \$8,000. This makes our service financially impossible. Insurance companies require the form be signed by participants.

PLEASE HELP! I am in a situation where my staff and I will lose income from closure. We have operated safely without incident for the past 20+ years. Every guest signs a liability release form before participating. I would not have been able to operate without the comfort of the state's support of Assumption of Risk, Contributory Negligence, and Liability release.

In Maryland, to prevail in an assumption of risk defense, **you must prove that the victim: Knew the risk of the danger; Appreciated that risk; and. Voluntarily confronted the risk (nobody coerced the victim into taking the risk).**

Before any horse activity begins the liability release form is read, word by word, to guests with questions and answers so that each guest understands their own assumption of risk.

I understand however that my negligence could result in a law suit. For this reason, two staff members and I participated in and assumed the costs (over \$5000) of a Certified Horsemanship Association 'Day Trail Ride Guide' training and certification. We are trained and certified to recognize and minimize risk.

A few years ago, during COVID, our trail riding business increased due to the need of the public to have an outdoor activity in itself protected guests by providing social distancing. We felt like we were offering a real PUBLIC SERVICE! Return guests feel comforted by knowing the safety standards we operate by.

This proposed bill will have a great impact on the incomes of me and my staff and thousands of potential guests, including families (parents, kids, social gatherings, reunions, weddings, engagements, women's health, retreats etc) that will lose out on the safe adventure and service we provide to show off the amazing beauty of the Eastern Shore.

I get 10 - 20 calls daily from guests who I have to explain that we will no longer provide this service due to the inability for affordable insurance coverage. Girl Scout and Boy Scout outings, Assateague Coast Kids camps, school field trips, summer camps and thousands of potential guests, my staff and I will be impacted. Even state agencies have used our services. This loss of income has already affected our ability to afford the cost of horse care.

Hoof Prints has a land use agreement with Maryland Dept of Natural Resources which we have complied with and respected with the Maryland DNR, Wicomico State Forest for the last 20 years. This agreement has provided access to the trails and they have marked trails for public safety. MD DNR has hired staff to manage the trails for Hoof Prints. Over the years we have adopted and retrained at least 15 retired Standardbred race horses to provide guests a safe and amazing adventure.

Hoof Prints has done everything to comply with the state. Perhaps the insurance industry is responding to the **Maryland's General Assembly's bill prohibiting liability waivers.**

