

February 6, 2025

The Honorable Pamela Beidle  
Chair, Finance Committee  
3 East Miller Senate Office Building  
Annapolis, Maryland 21401

**RE: SB413 Letter of Opposition - Consumer Protection - Consumer Contracts - Limitations Periods**

Dear Chair Biedle:

The Maryland Building Industry Association, representing 100,000 employees statewide, appreciates the opportunity to participate in the discussion surrounding Consumer Protection - Consumer Contracts - Limitations Periods. MBIA **Opposes** the Act in its current version.

SB413 would establish that any provision of a consumer contract that sets a shorter period of time to bring an action under or on the consumer contract than is required under the law of the State at the time the contract is issued or delivered is void as against public policy. In consumer protection law, a "limitations period" refers to the specific timeframe within which a consumer must file a legal claim against a company for a breach of contract or violation of consumer protection laws, essentially setting a deadline for taking legal action after a problem arises

While we appreciate the intent of the legislation, the bill is overly vague and we have concerns regarding the penalty provision specifically that it goes too far and it is unclear to who the penalty would be imposed upon.

For the reasons state above we would ask the committee to give SB413 a UN favorable report.

For more information about this position, please contact Lori Graf at 410-800-7327 or [lgraf@marylandbuilders.org](mailto:lgraf@marylandbuilders.org).

cc: Members of the Senate Judicial Proceedings Committee