To the councilmen and council women,

The state Maryland is one of just two states that does not have an equine activity liability act, EALA, out of 50 states. Equine Activity Liability Act (EALA), limits the liability equine professionals face from the injury or death of an equestrian participant that may arise from the inherent risks of caring for horses, riding horses, therapy programs, showing and observing horse races. EALA does not protect equine professionals from all liability. However, it is better than what we have, which is nothing.

Applying this bill, SB 452, will further harm the Maryland equine industry by making the equine professionals more vulnerable. An equine immunity statute or EALA is a law that is passed to protect the horse industry from liability. Since Maryland does not even have an EALA to protect its equine professionals we are always at risk to others with the potential to pursue prosecution under any means. I am not in favor of passing bill SB 452.

The application of this bill will surely cause farms to close with rising costs of hay, feed, veterinary care, show costs and now insurance to protect ourselves. Most boarding facilities are trying to break even with the rising costs. Lesson money has to go into the upkeep of the farm, paying staff and feeding their equine athletes that they heavily rely on to keep their business afloat. Adding in the increased cost of insurance will undoubtedly have an effect on cost. We will in turn have to raise costs and hope not to loose boarder's and other income. Equine professionals try to keep things reasonable for all levels of equine owners, from the owners who show competitively to the ones who have geriatric equines. Maryland has an extensive equine industry. It generates billions in income and provides thousands of jobs. Why they do not provide bills that protect their equine professionals or the equine athletes is beyond comprehension.

Equines will always have inherent risk and non - inherent risks. It is one that is foreseeable as likely or possible as a result of interacting with a horse or horses. Coming from a state that has EALA gave us some peace of mind that we have some protection with this law. Then wanting to pass a bill SB 452 that contains clauses that waive claims of ordinary negligence in a state where you already have little to no legal protection provided to you by your resident state is unfathomable. Especially, for a state that has several notable Racetracks, fairgrounds, equine facilities as well as reputable boarding and training facilities. I again state that I am against bill SB 452 for myself, my business and my fellow professional horseman.

Sincerely, Stephanie Jacobs