

**Lisa Havilland, Esq.**

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Dear Committee,

I am writing in opposition of SB 452 regarding liability waivers. As a 40+ year horsewoman who was born and raised in Maryland, I know how important these waivers are to horse instructors, groups, clubs, and facilities across the state. My undergraduate degree is in equine science. I personally own horses, and board them at a facility in Montgomery County. I ride in a hunt club in Potomac, and my daughter takes riding lessons in Garrett County. This is an issue that directly affects me, my daughter, my hunt club, my riding instructor, my boarding facility, and countless other friends and professionals in many ways.

Insurance companies require these waivers in order to insure these riding instructors, clubs, groups, and facilities. If they were rendered illegal, insurers will no longer be willing to grant any sort of affordable insurance to businesses and people who need it.

This bill will affect horseback riding facilities that provide riding lessons to children and adults, riding instructors, hunt clubs, state park facilities that allow riding on their properties, horse show ground facilities, horse boarding facilities, pony rides at parties/fairs, 4-H and Pony Clubs - and many more!

Horseback riding is an inherently risky endeavor, and a sudden spook by a horse could be construed as negligent. To render these waivers illegal, would create a situation where thousands of businesses and people would no longer be insurable. People would be forced to lose their livelihood, and close their businesses, or move elsewhere out of state.

I'd imagine that this would impact more than just the horse community. What about gyms, ice skating rinks, roller skating rinks, county fairs, karate studios, dance studios, and the plethora of other activities that are inherently risky? If waivers of liability are no longer legal in the state, how will these places be insurable and able to remain open? Does the State of Maryland really want to cause these businesses (many of them small businesses) to close?

I urge the committee to table this bill in order to discuss the issues that passage of this bill will create, as making liability waivers illegal would be a serious detriment to horse people (and others) all across the state of Maryland.

Warm Regards,

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