

I urge this committee to issue an unfavorable report in regards to SB0452 and . I patronize an equestrian boarding and lesson barn in Maryland and I believe this bill leaves the business owners in a precarious position for obtaining affordable liability insurance. Insurance companies have already begun to increase their rates or decline covering Maryland equestrian businesses this week in anticipation of this law being passed.

Already, and rightly so, liability releases do not waive liability for gross or intentional negligence. However, being around and riding horses can in itself be inherently dangerous, and the customers should be put on notice and understand and assume the risks they are taking by riding, grooming, or caring for horses. This is what liability waivers are about, unless it is believed all these facilities should just be shut down. With the passage of this bill, the insurance companies may decline coverage or greatly increase the premiums they charge equestrian businesses, and then these businesses will then need to be passed down to the customers which are already struggling to pay the expensive upkeep of their animals. There is a good possibility that many commercial barns will shut down and there will be nowhere to affordably keep horses or learn to ride in Maryland.

A few examples of what a judge or jury might find as negligence: Muddy fields or slippery footing for horses or people to slip on, neighbor or passerby's trespassing on property and leaving gates open or being bitten or trampled by horses in pastures, riding arena next to a rode in which a car backfires and spooks horse during a lesson, horses spooked by fireworks or loud noises break through fencing and damage themselves or other people's property, horse owner kicked in field while retrieving their own horse. There are so many other instances where a barn owner might be sued for negligence, so should every riding facility have to assume these risks? This is why equine businesses have insurance, but if waivers are deemed void, insurance costs will increase beyond affordability.

Again, I urge this committee to issue an unfavorable report in regards to SB0452. Thank you for your time.

Kristina Ennis