

Good afternoon,

The bill proposing the elimination of the protection of the liability waiver for recreational facilities will be extremely problematic for the future of any and all horse riding and training facilities in Maryland, including mine. I am the owner and trainer of Forward Strides, LLC, and I have been in business since 2009.

The horse industry brings jobs to a large population of people in Maryland. Trainers, vets, feed stores, dentists, stall cleaners, massage therapists, show venues, just to name a few. However, dealing with horses comes with its own safety risks, which is why farm owners use liability waivers to inform clients, customers, and any other handlers of these risks and protect them from potential lawsuits should injuries occur while on their property.

Eliminating the protection from these waivers would be the end of the horse industry as we know it. Insurance rates would not be affordable, not to mention the chance that some insurance companies may not even cover facilities that don't have the protection of a liability waiver, forcing businesses to close.

Signing this bill would be catastrophic to the horse industry.

Thank you,

Ali Calkins

Forward Strides, LLC