Dear Decision Maker,

Thank you for taking the time to read this email as well as your diligence on this matter. It has been brought to my attention that this bill aims to impact the contractual value of a liability waiver. I am reaching out to request that you carefully review this 5 page bill as I feel it not only impacts me but the entire financial well being of maryland. Specifically the agricultural and small business communities.

The bill feels vague and undefined in its broadness and I feel it leaves way to much room for individual interpretation.

Specifically, the language around

"caused by or resulting from the negligence or other wrongful acts of the recreational facility or its agents or employees is void and unenforceable under certain circumstances."

How clearly is recreational facility defined? Does it include camps? Commercial buildings with playgrounds and pools like apartment condos? How about equine centers, gyms, yoga studios?

At what juncture is an employee responsible for negligence of the facility and vice versa?

What is the set of certain circumstances?

The window to submit written testimony petitioning against the bill has a small window today March 25th and is only a few hours long. Is there opportunity to extend this? It's interesting me and others in the community are just learning of such a heavy weighing bill the day before its review.

Maryland prides itself on its agricultural culture as well as in the world of horses. This will not only impact yoga teachers but the entirety of our agricultural system. Many large farms in this area breed horses and these horses are then sent to be raced or shown... all of which require a liability waiver. If nobody wants to assume risk since they are not protected any longer by contractual law, it will eventually have a trickle down effect on farms revenue and our agricultural revenue streams.

Hold harmless is often used in real estate as well to show properties. Imagine wanting to show a property but being liable for the person looking to buy it since contracts are now circumstantially void. It's going to impact realtors wanting to sell land as well tanking any hope for our real estate market as a lot of the properties currently on the market need work to make the environment safe and in livable condition again.

Like wise consider the impact on rental properties and the liability there... it could mean even less housing availability as land lords don't feel safe to rent out their properties without liability Waivers in place.

Finally, the cost of insurance premiums for businesses and facilities will certainly go up significantly if this bill is put through.

Thank you again for your time and consideration on these points. From my perspective your discernment on this subject can make a huge difference in the economic future of Maryland.

Your diligence is kindly received.

Blessings and Gratitude,

Bridgette Jester