

3/25/2024

To whom this may concern,

As a Maryland resident, regarding SB 452, I view this bill as **unfavorable**. While I view this bill as unfavorable in general, it will specifically impact the equine (and agritourism) industry in Maryland in very adverse and damaging ways.

Horses are animals and are therefore inherently unpredictable, yet humans choose to interact with them because typically the mental and physical health benefits outweigh the risks. Horses are even used in many equine assisted therapy programs to help patients. Liability waivers make it known to those persons choosing to interact with horses, do so at their own risk. No matter how well trained a horse is, they are still an animal, and, as such, a “trainer” or “facility” should not be held responsible for the potential risk if no other negligence is identified.

By disallowing liability waivers, recreational equine (and agritourism) activities would become prohibitively expensive due to the raised cost of insurance for these businesses. Thus, this type of activity would decline in Maryland, causing potential unemployment and a severe decrease in state revenue brought in by the equine industry, which has a \$2.9 billion annual impact on the Maryland economy (according to the Maryland Department of Agriculture).

Horses have played a huge role in shaping American history and have a rich history in Maryland. By disallowing liability waivers in Maryland, the state would be doing a huge disservice to its citizens as well as its own economy.

I view this bill, SB 452, as **unfavorable**.

Thank you for your time,

Felicia Harrsch

Harford County Resident