

Dear Senators:

SB452 which eliminates the protection of the liability waiver will endanger the ability of riding stables to operate and equestrian events such as horse shows, horse trials, hunter paces, 4-H shows, county and state agricultural fair horse shows, to occur. Horse related activities, in general, are expensive because the care of the animals is expensive, but most horse businesses are run on a shoestring with minimal profit to the operators. Liability waivers make it clear that horseback riding and other horse related activities can be intrinsically risky, that the participant understands the risk, and that the person considering engaging in those activities is free to choose not to participate. If these businesses are subject to lawsuits due to the inherently risky nature of the endeavor, that risk will, undoubtedly, drive many of those businesses out of business. These businesses simply cannot afford to pay out the kind of damages people seek in this very litigious society in which we live, or to pay the level of insurance premiums necessary to cover the normal and natural risks of a human riding a horse.

Horse related businesses contribute hugely to the Maryland economy in terms of jobs, and sales of goods and services, not to mention the joy of many everyday Maryland residents who connect with our equestrian traditions by learning to ride at stables and camps. Most of these people are children and young adults who cannot afford their own horses, especially when beginning to learn to ride, and also include many challenged children participating in equine therapy. Taking away the liability waiver for the stables and camps that teach these children and adults will make it impossible for them to learn this amazing skill, and relegate horseback riding only to the well to do. Even then, those horse training businesses who cannot financially bear this risk will not be there even for those who can pay top dollar.

Thus, this bill will adversely affect every horse business in the State of Maryland, including the aforesaid stables, camps, and equestrian events, but also riding instructors, and horse trainers, and will have an immediate downstream effect on tack, feed, and supply stores, veterinarians, farriers, equine massage therapists, equine chiropractors, hay farmers, equipment suppliers and maintenance shops, and the like.

This bill seems to have been rushed into consideration without giving the Senators the time needed to verify the unseen and damaging ramifications of its passage. Many of these businesses, once gone, will not return. I say this as an attorney who started riding again in my early forties, after having ridden as a child, in the country without lessons of any kind, who has been riding and keeping a horse (Maryland bred retired Thoroughbred racehorse), in Maryland for 22 years, and who has been observing the horse industry in Maryland for those years.

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