

This negligence clause is required by our business insurance and without it my business would be uninsurable by the most cost-effective insurance. Since many of the insurers have exited the marina and rental boat industry, the next insurer is triple the cost making it impossible to sustain doing business in Maryland. We had a customer bring a claim against our business in which they received one million dollars, even though we were not negligent at all and our equipment was in good running condition. The customer, who was an attorney, injured his daughter while pulling a tube. The insurance company felt that if we went to court that the court would see an injured child verses a business and we would lose, even if we did everything right. The insurance company makes sure that we have this negligence clause written in our liability agreement. I know that if this negligence clause is removed in Maryland, then there will eventually be no more Maryland Boat Rental operations, once this insurance company figures out this law change. Insurance dictates what is in our liability releases and reviews them annually. Customers have the opportunity not to sign the release and not to do the activity. They can still get settlements from insurance companies, regardless if this is in our agreements or not. This clause prevents consumers from bringing frivolous law suits. You will remove recreational activities from the state of Maryland over time from approving this bill due to being uninsurable. You will remove sales and use and amusement taxes from the state income. Maryland will no longer have recreational opportunities for Maryland residents and the state will lose a ton of money over time. Insurers will leave first, then the businesses will leave. This is a really bad idea. We try every day to provide the best service and hire the best employees so that customers come back and have a safe time. If a business has more than two injuries in a two-year period, they are also uninsurable. Again, insurance dictates the safety of a business. There is no need for a regulation that will make businesses uninsurable. Consumers and their attorneys still settle claims with the insurance companies regardless if there is this negligence clause or not, as with my case.

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