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Honorable Legislators:

I write to ask you to oppose HB 162/SB 452, bills to prohibit liability agreements for recreational facilities. I am extremely concerned that the main effect of this legislation will be to cause insurance premiums for recreational facilities to rise even more than they already have, and to push these facilities to close their doors.

I am a member of the equestrian community. I participate in wide range of horse-related activities – the sport of eventing at facilities such as Loch Moy Farm in Adamstown and also championships held at Fair Hill in conjunction with their internationally recognized 5* event. As a participant, I am routinely asked to sign a release to absolve our hosts from the liability associated with hosting our sporting events on their grounds.

I am the organizer of a show held for the rare Cleveland Bay breed as part of the Howard County Fair in West Friendship, Maryland. As an organizer, I ask our contestants to sign a release to hold the Fair harmless for allowing us to compete in their facilities.

I also own an equestrian related horse-drawn carriage business, Carriages of the Capital. Coincidentally I am just in the process of finding a new carrier, because the company I used for the past 20 years decided to no longer offer this line of coverage. After months of shopping, my premium for 2024 is 75 percent higher than it was in 2023, and represents a huge percentage of my gross income. Further increases would cause us to relocate out of Maryland, or to shutter our door. Interestingly, my old carrier did not require us to ask our wedding clients and other passengers to sign a liability release. The new carrier does. I imagine that if this legislation passes, that they would stop writing insurance in Maryland, or hike their rates beyond what is affordable.

Eventing, the equestrian equivalent of the Triathlon, is the ultimate measure of the equine athletic partnership, combining the ballet of dressage, the endurance test of cross country, and the gymnastics of stadium jumping. Maryland achieved quite a coup a few years ago in landing the Maryland 5* at Fair Hill. As a state, we host a huge range of eventing competitions at all levels. Loch Moy has intimated that they might have to cease operations at the Frederick County facility. Haven't heard what Fair Hill has said – but this is increasingly scary for our sport. I don't think these are empty threats from facilities --- I look across the pond and see the Eventing venues lost at all levels in the United Kingdom – and the reason for most of them closing is lack of affordable insurance coverage.

Horses contribute tremendously to the quality of life in Maryland. We have barely come out of the Pandemic intact. We are suffering with the meteoric rise of feed prices and fuel costs, not to mention the way real estate has gone through the roof.

Please don't hammer the final nail by making our insurance impossible.

Respectfully,

Marcia Brody