

March 25, 2024

RE: SB0452

To Whom it May Concern,

Horses are a very important part of the history of Maryland. There are so many options available to horse lovers from racing, to eventing, from fox hunting to trail riding. Not to mention the therapeutic benefits that horses provide to so many people with both physical and mental handicaps. The therapeutic benefits of the horse are extraordinary. Unfortunately, horses have minds of their own and can be dangerous and unpredictable in the best of circumstances and under the best and highest level of instruction. Therefore, it is imperative that people that make their living in the horse industry have the ability to protect themselves at the most basic level. They MUST have the ability to require liability waivers to protect themselves from the unpredictable and sometimes dangerous nature of the horse.

I am a horseback riding instructor in Anne Arundel County. When I first decided to become an instructor, I was astounded at the cost of insurance and almost decided not to continue due to its prohibitive cost. I didn't feel I could make it worth my while to teach lessons and make enough income to justify such high insurance premiums. However, my love for horses and my desire to teach others how to safely enjoy the sport and have a relationship with horses outweighed my hesitation. I took a risk that over time I could build my clientele base to enable others to share in my love for them and pass on the knowledge that I have attained from the many instructors that taught me and I was confident that over time I could make it work.

Making liability waivers unlawful will remove the ability for all who work with horses to protect ourselves and our facilities which will have a direct impact on the horse itself. It will most surely increase the cost of insurance to the point that it will make it impossible for those of us who love the animal and the sport to make a living and, in the long run, it will be horse that pays the ultimate price.

Please protect and save our beloved horses' future by voting against this bill.

Thank you,
Heather Wallace
Riding Instructor
The British Riding School