



March 23, 2024

To All Maryland Lawmakers,

I respectfully request you to vote “NO” for SB 452.

In Maryland, most people who enter shows or take lessons or rent horses for a trail ride sign forms that contain clauses that waive claims of ordinary negligence. This bill would make those clauses illegal. Since insurance rates are set in part by claims experience, passage of this bill would likely result in increased insurance premiums for barns, instructors, shows, rental stables, etc. That in turn means increased costs to the consumer. And, since, especially in situations involving horses, establishing negligence can be pretty unclear, this could result in increased litigation, and resulting increased insurance costs. It might result in some places deciding to shut down.

At Chesapeake Therapeutic Riding (CTR), not only are our insurance rates based on having a release of liability signed by anyone who participates in programming, volunteering, etc. on our farm with our horses, but it is also required to maintain our status as a Premier Accredited Center of the Professional Association of Therapeutic Horsemanship (PATH) International and as a Maryland Horse Discovery Center.

The degree of risk that our nonprofit organization, as well as any other nonprofit or for-profit business that provides recreation, would be open to will adversely affect our ability to operate safely and effectively. Currently, CTR serves hundreds of children and adults with diagnoses and disabilities, including veterans from the VA Maryland Healthcare System at Perry Point and Baltimore.

Please vote “NO”.

Thank you,

Cathleen A. Schmidt
Executive Director