

**Beth Davis-Brown
13735 Briaridge Court
Highland, Maryland 20777**

***Statement regarding proposed Maryland Legislature HB 162/SB 452 - Courts - Prohibited
Liability Agreements - Recreational Facilities***

I am a member of the Maryland Horse Council and the Potomac Valley Dressage Association. I have been a sport horse rider and owner in Maryland since 1991. I own two horses boarded at a commercial facility in Glenwood, and I take lessons twice weekly with a Maryland-based horse trainer.

I am writing with concerns about possible implications of HB 162/SB 452 regarding prohibited liability agreements for recreational facilities.

In Maryland, most people who enter horse shows, board horses at a commercial facility, take riding lessons, or rent horses for a trail ride sign forms that contain clauses that waive claims of ordinary negligence. Since HB 162/SB 452 would make those clauses illegal and create the potential for litigation, I am concerned that insurance rates would increase with higher premiums for training and boarding barns, riding instructors, horse show organizations, and rental stables. That in turn means increased costs passed on to consumers. This could ultimately have a devastating impact on the equestrian community if increasing insurance costs cause facilities to shut down or substantially raise their prices to the public due to their own higher operating expenses.

I am looking at this issue specifically from my perspective as a participant in Maryland's vibrant equestrian culture, but I imagine the passage of HB 162/SB 452 would be equally detrimental to adult and children's gymnastics clubs and recreational sports leagues of all kinds, just to name a few.

Thank you for your consideration.

Sincerely,

Beth Davis-Brown

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