

I am very disturbed by this bill that eliminates the protection of the liability waiver because I feel it not only jeopardizes the already precarious horse industry, but it precludes a future for it.

If there is no liability waiver protecting the horse service providers that are providing horse boarding, medical rehabilitation, and riding lessons to area residents than we will be unable to advance the future of the horse industry.

There are currently 48 states which are covered under the Equine Activity Liability Act, of which Maryland is one of the only two that shifts the burden of risk involved in equine activities onto these small businesses to acquire additional liability insurance. This current burden already increases costs to operate forcing barns to charge more for providing basic lessons to balance a budget. To take away the limited protection of liability forms that are already in place to protect these small businesses would cause serious harm to the industry.

Many farms have already sold and moved out of state, or gone private entirely over the last several years due to increased costs of operation simply being in Maryland, inflationary costs stimulated from the pandemic and other economic policies, and for less hassle dealing with lawsuit happy people in an increasing lawsuit happy state.

Covid brought a renewed interest in horseback riding with most riding stables offering lessons having a huge waiting list of inexperienced participants. There is a significant renewal of interest that this bill will kill in one fell swoop.

Dealing with 1,000+ lbs animals has inherent risk, whether that deals with accidentally being stepped on by a horse because the handler was not paying attention or simply standing too close to a horse and having their tail aiming for a fly swat a person in the face. Any experienced equestrian understands the inherent risks that comes with handling and being around horses.

Barns would likely turn away any inexperienced aspiring student due to higher risks of misunderstanding equine negligence, as well as turn away any potential new minor client whose parents may put off a vibe of being overreactive and lawsuit happy. This would influence the equine industry to become more exclusive over time, simply for not wanting to deal with the hassle in risk assessment.

Why? Because NOBODY will offer riding lessons to anyone under the age of 18 due to the sue happy nature of the current residents in the area.

Riding lessons will be a thing of the past which means there will be no future horse owners, trainers, farm managers, grooms, horse shippers, farriers, equine chiropractors, massage therapists, and no reason to operate a boarding barn, equine veterinary hospital, grow hay, grow oats or barley. Whatever is left of the horse industry and all of the supportive businesses will cease to function.

If Maryland refuses to provide protection under the Equine Activity Liability Act as 48 out of 50 states do, and Maryland also takes away the limited protection of liability forms that are already

in place that allow barns to operate as they currently do, I foresee the equine industry shrinking, moving out-of-state, and going private.

Signing this bill is the absolute worst thing that can happen for this industry.

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