

RE: SB 452 - Courts - Prohibited Liability Agreements - Recreational Facilities

To Whom It May Concern,

I am writing this letter in opposition of the pending bill, HB 162/SB 452 - Courts - Prohibited Liability Agreements - Recreational Facilities, as it would significantly impact most lesson, boarding and rental stables, as well as competition venues in the State of Maryland.

The bill has a meaningful impact on small business recreational facilities whose contracts contain these provisions and who face increased liability, insurance costs, and/or litigation under the bill.

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. 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.

Sincerely,  
Stephanie Geiter