

Hello,

I am a special education teacher and small business owner who does not support Bill SB 452 and ask that you not support it as well. Removing “ordinary negligence” from liability waivers will drive up insurance prices, make it difficult to get approved for insurance at all, and make it legally risky for coaches, instructors, and business owners to continue to provide sports and recreational activities to our community.

I am a military spouse and small business owner who is a Certified Therapeutic Riding Instructor via PATH, Intl. I provide affordable horseback riding lessons to help people with special needs reach their physical and cognitive goals. Many of the people who participate in my lessons are children who often struggle with traditional therapies. I also teach adults, including military veterans with disabilities, who have cognitive challenges that make traditional therapy difficult. Therapeutic horseback riding is an excellent option for these people as horseback riding naturally builds strength, balance, motor skills, and communication skills. Many of my riders volunteer with me so they can learn marketable skills for when they reach working age.

The passage of this bill will significantly increase my insurance rates. Seeing as how “ordinary negligence” contains a large, undefined gray area, if this bill passes, I am expecting my insurance rates to double. I am in the first few years of my business and struggled to get insurance in the first place due to Maryland being one of only three states lacking an Equine Liability Law. My insurance company might decline my insurance, which means the closure of a small business, and depriving the special needs community around me of a vital and important service to their health. If I am able to keep my insurance, but rates double, it means my lessons will be less affordable for families who are already on a tight budget. I keep my lesson prices as low as possible so as many people as possible can afford them.

Additionally, the passage of this bill will discourage out-of-state participants and their families to come compete in their sport in Maryland. Recreation and sports participants shop, eat, and stay along their route to and from their competitions. The passage of this bill will deprive many communities along competition routes of much needed income from out-of-state visitors, as venues may not want to assume the risk of being responsible for “ordinary negligence.”

Horse prices, feed, fuel prices, and living expenses are at an all time high for this area. Passing a bill that will increase insurance prices might be the last straw for many sport and recreational businesses financially, depriving the community of affordable options for services that support physical health, emotional well-being, and social support. Please vote no for Bill SB452.

Thank you,
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