

Jacquie Cowan

1218 Sunrise Beach Rd
Crownsville, Maryland 21032
jacquiecowan@comcast.net / 410-215-4979

March 25, 2024

House Judiciary Committee

Maryland Legislature Annapolis, Maryland

HB 162 / SB 452 ---- OPPOSED

I received several alert messages over the weekend regarding these bills and Liability Waivers that could be devastating to the horse industry here in Maryland. I beg you, as an independent horsemanship instructor and organizer of horse club events, please do not pass these bills through because:

1- liability waivers are and have been an integral part of the horse industry, particularly when it comes to events (organized trail rides, educational clinics, various competitions, lessons, training, etc) to protect the individuals and organizations offering the events from being sued.

2- liability waivers serve as a valuable tool to impress upon the signer the nature of the activity they plan to partake in.

3- liability waivers are usually void when gross negligence can be proved.

4- cost of insurance for independent instructors who do not have care and custody of horses and properties is almost as much as that of a boarding or teaching barn.

5- cost of insurance for trail riding clubs has sky-rocketed and is coming close to forcing clubs to reconsider whether or not they can continue to carry insurance.

6- insurance companies will most likely increase policy rates if the clubs, independent instructors, boarding and teaching barns cannot provide a waiver of liability.

7- banning liability waivers could put a huge part our Maryland horse industry out of business.

Thank you for your time and consideration of **HB 162 / SB 452**. I and the rest of the Maryland Horse Industry adamantly oppose these bills. I believe if you pass these bills you will put myself, other instructors, and horse organizations out of business.

Respectfully,

Jacquie Cowan