

RE: SB0452 - Courts – Prohibited Liability Agreements – Recreational Facilities

To whom it may concern:

I am in opposition to this bill. I participate in many horse related recreational activities, and I have my own farm where I occasionally host horse related recreational activities. Agreeing to a liability waiver is a standard and accepted practice for ALL the horse related activities I engage in (lessons, clinics, shows, trail rides, etc). I fear that this bill will unintentionally disrupt our ability to participate in these recreational activities.

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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. Since 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.