

## **Testimony for Bill SB0452**

My name is Cora Duncan, I am twenty two years old and have been riding horses since I was five years old. I have always lived in the state of Maryland and have visited numerous barns on the eastern shore. This bill not only affects people who wish to partake in recreational activities as a hobby, but those who wish to pursue these hobbies as a dream and career.

My trainer would be put at a huge disadvantage through the passing of this bill. Having horses all her life is a goal she has done incredibly well accomplishing. She gives lessons on the regular and will travel across the country to attend shows where she participates in high-level three day eventing. If negligence becomes excluded from liability waivers, her career and goals will be destroyed. Considering my trainer is my idol, role model, and biggest advocate, losing her as an instructor will be detrimental to her and her students who see her in the same manner.

Most barns in the state of Maryland will be greatly affected by this bill as it will become a lot easier to press charges against certain barns in the name of negligence. As equestrians, we will never have full control over our horses. Horses have a mind of their own, and if they disagree with what you are telling them, they will promptly express their feelings in potential means of biting, kicking, or charging. Being around horses is inherently dangerous for everyone involved. However, liability waivers that include negligence protect barns from having charges pressed against them. If this bill passes, barns will have to resort to enrolling for innately expensive insurance. Horses are already expensive enough, meaning that barn owners will not be able to afford this coverage, leading to most equestrian centers going under.

To pass this bill means to ruin many dreams of children who wish to go into the equestrian industry, which is difficult enough as is. If negligence is to be excluded from liability waivers, this should not apply to activities that involve animals.