

Honorable Members of the Maryland State Assembly,

I am writing to express my strong opposition to bill SB0452, particularly concerning its implications for individuals involved in equestrian activities. As an avid participant and advocate for equestrian sports, I believe this bill would have detrimental effects on both the equestrian community and the broader recreational landscape in Maryland.

First and foremost, SB0452 threatens to undermine the very essence of recreational equestrian activities by imposing prohibitive liability agreements. Equestrian pursuits inherently involve a level of risk, as riders interact with large, unpredictable animals in changing environments. However, the imposition of liability agreements as proposed in this bill would place an unjust burden on equestrian facilities and instructors, potentially leading to increased insurance costs and operational limitations. Consequently, many facilities may be forced to scale back or cease operations altogether, depriving Maryland residents of valuable opportunities for recreation and education in equestrian pursuits, and depriving Maryland of significant tax revenue. For example, the prestigious Maryland 5\* event in Fair Hill Maryland is one of only 7 events of this caliber in the world, and SB0452 threatens its very existence.

Moreover, the equestrian community thrives on a culture of responsibility and mutual respect between riders, trainers, and facility owners. Instead of fostering a collaborative environment that prioritizes safety and education, SB0452 would introduce an atmosphere of apprehension and distrust. Riders may hesitate to fully engage in their passion for fear of legal repercussions, while facility owners may become overly cautious, stifling innovation and progression within the sport.

Furthermore, it is essential to recognize the broader societal benefits that equestrian activities offer beyond mere recreation. Equestrian sports promote physical fitness, mental well-being, and valuable life skills such as discipline, perseverance, and teamwork. By erecting barriers to participation through onerous liability agreements, SB0452 jeopardizes these invaluable benefits and undermines the positive contributions that equestrian activities make to the fabric of Maryland communities.

In conclusion, I urge you to reject bill SB0452 in its current form, particularly regarding its implications for individuals involved in equestrian activities. Instead, I implore the Maryland State Assembly to engage with stakeholders from the equestrian community to develop solutions that balance the need for liability protection with the preservation of accessible and vibrant equestrian opportunities in our state.

Thank you for considering my testimony on this crucial matter.

Sincerely,

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opposes this legislation which would eliminate the ability of a commercial recreational facility, defined as a recreational, athletic or amusement attraction, including gyms and pools, from protecting their businesses from negligence claims by customers through any contracts/agreements/waivers that they request that their patrons sign and which contain release or hold harmless agreements for the entity for liability for bodily injury. The bill provides that any such agreements/ releases/waivers would be void and unenforceable. This bill would be very detrimental to all of the above-listed facilities and their insurers, since waivers and releases are very commonly used and upheld to protect these types of businesses and recreational facilities, including pools, gyms, stadiums etc. when signed by a competent adult who is aware of the terms, from negligence claims. To avoid exposure for providing entertainment that people want, these and many other businesses rely upon limitations on liability and hold harmless language. While this bill purports to focus only on injuries arising from facilities' actions or negligence or those of its agents or employees such causation questions are often complicated and this legislation will result in many

additional disputes, claims and litigation in Maryland Such claims and litigation will impact these enterprises, their customers and those who insure them. Ironically, the sponsors of this legislation recognize as much as they would expressly exclude it applying to governmental activities of the same kind. Most states uphold the validity of such agreements as they are freely entered into and since the consumer is aware of the terms, which basically make them aware that they are assuming the risk of bodily injury by utilizing the facilities and agreeing not to sue, or they do not have to use the facility. The release agreements only waive simple negligence - not gross negligence or willful misconduct. . Recreational activities need to protect themselves to provide their services. APCIA urges the Committee to provide an unfavorable report on Senate Bill 452.