



Fairwinds Farm & Stables, Inc.

Weddings & Events · Riding Lessons · Summer Camp · Scout Programs
Pony Rides · Horse Drawn Carriages · Birthday Parties · Hay Rides
Bed & Breakfast · Horse Shows · Trail Rides · Local Honey · Tea Parties
Animal Wrangling & Film Location · Award Winning Author



March 25, 2024

RE: Ban on Liability Waivers

Why? I don't even understand the premise behind this. It would definitely have an effect on my business. A waiver, while not the perfect safeguard against a lawsuit:

- a), Gives me and my insurance company peace of mind that someone who steps on my property and interacts with a horse, whether it be grooming, petting, or riding, knows the risks and is willing to assume them.
- (b) Gives people not familiar with horses the knowledge that horses can be dangerous.
- © Provides me with addresses and phone nos. of people who ride my horses so that I may know how to contact them and/or give their information to my insurance company if an issue arises.
- (d) Gives people pause who may be thinking of suing for any minor infraction, if they know they have signed a waiver assuming risk.
- (e) Is expected and welcomed by people engaging in these type activities.
- (f) Requires me to guard against negligence and to keep high standards of safety in my business

I assume insurance companies will react to this type of ban by canceling any type of "risky" activity, or raising rates to the point where no one can afford to offer them. This is just another attack on small businesses, and/or businesses who offer outdoor activities.

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