



House Bill 103

Date: March 26, 2026

Committee: Finance

Position: Favorable With Amendments

Founded in 1968, the Maryland Chamber of Commerce (Maryland Chamber) is a statewide coalition of more than 7,000 members and federated partners working to develop and promote strong public policy that ensures sustained economic growth and opportunity for all Marylanders.

As amended, House Bill 103 (HB 103) prohibits a consumer contract from limiting or waiving statutory damages authorized by federal or state law. The Maryland Chamber appreciates the intent of HB 103, and we respectfully request an amendment to resolve a scenario where a consumer contract limits damages based on available insurance coverage.

Specifically, the Maryland Chamber requests inclusion of the following language on page 2, line 20 that was drafted by the bill's sponsor:

(3) THIS SUBSECTION MAY NOT BE CONSTRUED TO PROHIBIT OR RENDER VOID A PROVISION IN A CONSUMER CONTRACT THAT LIMITS DAMAGES OR LIABILITY TO THE EXTENT OF AVAILABLE INSURANCE COVERAGE, EXCEPT TO THE EXTENT THE PROVISION PURPORTS TO WAIVE OR DISCLAIM:

**(I) LIABILITY FOR AN INTENTIONAL, RECKLESS, OR KNOWING VIOLATION OF LAW;
OR**

**(II) A REMEDY FOR DECLARATORY OR INJUNCTIVE RELIEF OTHERWISE AVAILABLE
UNDER FEDERAL OR STATE LAW.**