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EQUINE LIABILITY FOR HORSE OWNERS

*Offering Reasonable Protection for
An Integral Component of Our Agricultural Industry*

A considerable number of Pennsylvanians enjoy our state's equine industry; it is estimated that one in every four families are involved. Our equine industry positively impacts the Commonwealth on many levels: protecting 1.14 million acres of farmland, employing over 20,000 Pennsylvanians, generating \$600 million annually for our economy, contributing over \$53 million in taxes and preserving an important historical tradition.

Current state laws have, however, put all horse owners at risk for staggering financial loss should their horses hurt anyone. The potential for catastrophic settlements for injuries to riders and farm workers has driven insurance costs out of reach of the average small barn owner/operator. Liability insurance for hack stables begins at \$10,000 a year; this harsh reality makes it virtually impossible to run a profitable trail ride, lesson or other equine-related business.

Pennsylvania is one of just six states in the nation that doesn't limit liability on equine activities. There are but a few insurance companies willing to expose their shareholders' assets by insuring horse businesses in a state in which individuals do not have to acknowledge that in participation there is potential for danger. An enormous burden is placed on horse and stable owners because of these costs, forcing some owners out of business and preventing others from participating in the first place.

Taking action to reduce this heavy burden placed on this important industry, Senator Waugh introduced Senate Bill 618, which would limit civil liability for injury or death that occurs in connection with equine activity. Senate Bill 618 protects owners from lawsuits where no party is at fault for the injury or damages. Equine activities involve inherent risks that are impossible to eliminate. It is only reasonable that those who choose to participate in these activities should voluntarily assume part of that risk.

Equine liability reform is one more way to help our farmers remain viable in Pennsylvania. SB 618 will help to ensure the vitality and diversity of Pennsylvania's equine industry and our agricultural community as a whole.