

IN THE CIRCUIT COURT OF THE 15TH
JUDICIAL CIRCUIT, IN AND FOR PALM
BEACH COUNTY, FLORIDA.

ENGLANTINA SELFO,

Plaintiff,

v.

GOLDEN GAIT RIDING STABLE, INC.,
a Florida Profit Corporation, d/b/a
GOLDEN GAIT RIDING STABLES,

Defendant.

COMPLAINT AND DEMAND FOR JURY TRIAL

Plaintiff, ENGLANTINA SELFO (“Plaintiff”), by and through undersigned counsel, sues Defendant, GOLDEN GAIT RIDING STABLE, INC., a Florida profit corporation doing business as GOLDEN GAIT RIDING STABLES (“Golden Gait”), and alleges:

PARTIES, JURISDICTION, AND VENUE

1. This is an action for damages exceeding \$50,000.00, exclusive of interest and costs, and is therefore within the jurisdiction of this Court.
2. At all times material, Plaintiff, ENGLANTINA SELFO, was an individual residing in Palm Beach County, Florida, over the age of eighteen, and otherwise sui juris.
3. At all times material, Defendant, GOLDEN GAIT RIDING STABLE INC., was and is a Florida profit corporation, with its principal place of business in Palm Beach County, Florida, and conducting business in Palm Beach County, Florida under the name GOLDEN GAIT RIDING STABLES.
4. At all times material, Golden Gait owned, operated, managed, and controlled a horseback-riding and guided trail-riding business and furnished horses, tack, guides, instruction, and related services to members of the public for a fee.

5. At all times material, Golden Gait was an "equine activity sponsor" and an "equine professional" within the meaning of Chapter 773, Florida Statutes.
6. Venue is proper in Palm Beach County, Florida, pursuant to section 47.011, Florida Statutes, because the incident giving rise to this action occurred in Palm Beach County and Golden Gait maintains its principal place of business and conducts business in this County.
7. All conditions precedent to the bringing of this action have been performed, have occurred, or have been waived.

GENERAL ALLEGATIONS

8. On or about September 29, 2024, Plaintiff participated in a guided trail ride operated, managed, supervised, and controlled by Defendant.
9. Defendant assigned Plaintiff to ride a horse named "Super." Defendant selected, provided, fitted, maintained, inspected, and controlled the tack and equipment used by Plaintiff, including the bridle, bit, reins, saddle, girth, stirrups, and related equipment.
10. Defendant represented, expressly or impliedly, that Super was safe, sound, trained, suitable, manageable, and appropriate for use as a rental horse, trail horse, and guided-ride horse.
11. Defendant represented, expressly or impliedly, that the tack and equipment provided for Super were safe, appropriate, properly fitted, properly maintained, and adequate to allow Plaintiff to control, stop, slow, steer, and manage Super.
12. Plaintiff relied on Defendant's superior knowledge, experience, training, judgment, and representations.
13. Super was not safe, sound, trained, suitable, manageable, or appropriate for Plaintiff, the group, or the trail conditions.

14. Before Plaintiff's ride, Defendant knew or should have known that Super had previously kicked, bolted, refused obstacles, spooked, taken off with riders, or otherwise behaved unsafely during trail rides.
15. Defendant knew or should have known that a rental trail horse must be sound, trained, properly equipped, reasonably calm, manageable, and suitable for the assigned rider, group dynamics, and foreseeable trail conditions.
16. Defendant failed to make reasonable and prudent efforts to determine whether Plaintiff could safely ride, control, stop, steer, slow, or manage Super.
17. Before participating in the subject ride, Plaintiff had only very limited prior horseback-riding experience and lacked the experience or training necessary to independently evaluate, control, stop, steer, slow, or safely manage a potentially reactive or difficult horse. Plaintiff truthfully communicated her limited riding experience and skill level to Defendant, its employees, agents, and/or representatives before Defendant assigned Plaintiff to ride Super. Defendant therefore knew or should have known that Plaintiff required a calm, suitable, and manageable horse, appropriate tack, a competent guide, adequate instruction, and heightened supervision, and that assigning Plaintiff to Super without first reasonably assessing her ability to safely engage in the activity or safely manage Super created an unreasonable risk of injury.
18. Defendant failed to make reasonable and prudent efforts to determine whether Super was suitable for Plaintiff, the group, and the trail ride.
19. Defendant failed to reasonably match Plaintiff with a suitable horse.
20. The bridle provided for Super was the wrong type, wrong size, improperly adjusted, worn, loose, damaged, or otherwise insufficient to control Super.

21. The bridle, bit, reins, saddle, girth, stirrups, and/or related tack were faulty, improper, unsafe, inadequate, poorly maintained, improperly fitted, unsuitable for Super, unsuitable for Plaintiff, and/or insufficient to allow Plaintiff to reasonably control Super.
22. Defendant knew or should have known the tack and equipment were faulty because Defendant selected, provided, fitted, maintained, inspected, and controlled the tack and equipment.
23. The faulty tack and equipment were totally or partially responsible for Plaintiff's injuries because they impaired Plaintiff's ability to control, stop, slow, steer, or regain control of Super when Super became reactive, spooked, bolted, refused, turned, or took off.
24. Defendant assigned a guide to lead the trail ride.
25. The guide assigned to lead the ride was approximately seventeen (17) years old and was not adequately trained, supervised, or supported by an adult manager during the ride.
26. During the ride, Super reacted dangerously when other horses came too close, including kicking another horse.
27. During the ride, at least one rider was instructed to stay farther behind Super, failed to do so, and Super kicked or reacted toward another horse.
28. These events gave Defendant actual notice during the ride that Super was reactive, unsafe, and required heightened control, separation, supervision, removal from the ride, or replacement with a safer horse.
29. During the ride, other riders were getting too close, moving too quickly, cantering when they should not have been, failing to follow instructions, and/or fooling around.
30. Defendant's guide observed unsafe rider conduct and questioned whether certain riders should have been taken on the trail.

31. After Super kicked another horse and the guide questioned whether certain riders should have been on the trail, Defendant had a reasonable opportunity to stop the ride, return to the barn, change horses, obtain adult assistance, or otherwise prevent the incident, but failed to do so.
32. Defendant failed to stop the ride, remove Super, change Plaintiff to a safer horse, obtain adult assistance, safely separate the horses, maintain safe spacing, adequately supervise the riders, or warn Plaintiff of the specific danger posed by Super.
33. Defendant led, allowed, or permitted the group to proceed to an area with a puddle, mud, standing water, tall grass, uneven ground, or another trail condition that caused horses to hesitate, refuse, back up, spook, bolt, or become difficult to control.
34. Defendant knew or should have known that the puddle, mud, water crossing, or trail condition caused horses to refuse, hesitate, back up, or spook on prior rides.
35. Before Plaintiff was injured, another horse refused to cross the puddle, mud, standing water, or trail obstacle and backed up.
36. Super also hesitated, refused, resisted, turned, spooked, bolted, took off, or otherwise became unmanageable at or near the same puddle, mud, standing water, or trail obstacle.
37. Defendant failed to inspect, evaluate, maintain, avoid, remove, correct, or warn of the trail condition.
38. Defendant failed to reasonably plan, manage, supervise, reroute, or stop the ride once horses began kicking, refusing, reacting, spooking, bolting, or becoming difficult to control.
39. Super spooked, bolted, turned, took off, or otherwise became unmanageable with Plaintiff.

40. Plaintiff was thrown from Super and/or fell from Super into mud, water, the ground, or another unsafe surface.
41. Plaintiff's injuries were caused by Defendant's negligence, including but not limited to providing an unsuitable horse, providing faulty tack and equipment, failing to match horse to rider, failing to supervise, failing to manage the ride, failing to control riders, failing to respond to Super's dangerous behavior, failing to avoid or correct unsafe trail conditions, and failing to stop the ride.
42. Defendant's negligence created risks above and beyond the ordinary inherent risks of horseback riding.
43. Defendant's negligence made the ride more dangerous than ordinary equine activity.
44. Defendant falls within section 773.03(2)(a), Florida Statutes, because Defendant provided equipment or tack, knew or should have known the equipment or tack was faulty, and the faulty equipment or tack was totally or partially responsible for Plaintiff's injuries.
45. Defendant falls within section 773.03(2)(b), Florida Statutes, because Defendant provided Super and failed to make reasonable and prudent efforts to determine Plaintiff's ability to safely engage in the equine activity or safely manage Super.
46. Defendant falls within section 773.03(2)(c), Florida Statutes, because Defendant owned, leased, rented, authorized use of, possessed, controlled, maintained, and/or operated the land or facilities where Plaintiff was injured, and Plaintiff's injury was caused in whole or in part by dangerous latent conditions known to Defendant, including unsafe trail conditions, inadequate supervision, inadequate staffing, unsafe horse selection, unsafe tack, and/or inadequate warnings.

47. Defendant falls within section 773.03(2)(d), Florida Statutes, because Defendant committed acts or omissions that a reasonably prudent equine professional, equine activity sponsor, trail ride operator, horse rental provider, stable owner, guide, instructor, manager, or business owner would not have done or omitted under the same or similar circumstances, and those acts or omissions proximately caused Plaintiff's injuries.

COUNT I - NEGLIGENCE AGAINST GOLDEN GAIT RIDING STABLES

48. Plaintiff realleges paragraphs 1 through 47 as if fully set forth herein.

49. Defendant owed Plaintiff a duty to use reasonable care in operating, managing, maintaining, supervising, and controlling its equestrian business, horses, guides, employees, tack, equipment, trail rides, and premises.

50. Defendant owed Plaintiff a duty to provide a reasonably safe horse, reasonably safe tack, reasonably safe equipment, reasonably safe instruction, reasonably safe supervision, and a reasonably safe guided trail ride.

51. Defendant breached its duties by one or more of the following acts or omissions:

- a. Providing Plaintiff with Super when Super was unsafe, unsuitable, reactive, prone to kicking, prone to refusing obstacles, prone to spooking, prone to bolting, difficult to control, and/or inappropriate for Plaintiff and the trail ride;
- b. Failing to determine whether Plaintiff could safely ride, control, stop, steer, slow, or manage Super;
- c. Failing to determine whether Super was suitable for Plaintiff, the group, and the trail ride;
- d. Failing to provide and maintain a warning that complied with the posting, visibility, content, lettering, and placement requirements of section 773.04, Florida Statutes, or,

if Defendant relied on a written warning instead of a posted warning, failing to provide Plaintiff before her participation with a signed written document containing the warning required by section 773.04; Fla. Stat. § 773.04 (2024)

- e. Failing to reasonably match Plaintiff with a suitable horse;
- f. Providing faulty, improper, unsafe, inadequate, poorly maintained, improperly fitted, and/or unsuitable tack and equipment;
- g. Providing a bridle that was the wrong type, wrong size, improperly adjusted, worn, loose, damaged, or otherwise insufficient to control Super;
- h. Failing to inspect, fit, maintain, and provide safe tack and equipment;
- i. Assigning a minor, undertrained, unsupported, or inadequately supervised guide to lead the ride;
- j. Failing to provide adequate adult supervision or support during the ride;
- k. Failing to maintain safe spacing between horses;
- l. Failing to control riders who were getting too close, moving too quickly, cantering, failing to follow instructions, and/or fooling around;
- m. Continuing the ride after Super kicked, reacted, refused, spooked, bolted, became unsafe, or became difficult to control;
- n. Failing to stop the ride, return to the barn, remove Super, change horses, obtain adult assistance, reroute the ride, or otherwise protect Plaintiff;
- o. Leading the group into or through a puddle, mud, standing water, tall grass, uneven ground, or another unsafe trail condition that caused horses to hesitate, refuse, back up, spook, bolt, or become unmanageable;
- p. Failing to inspect, maintain, avoid, correct, or warn of unsafe trail conditions;

- q. Failing to warn Plaintiff that Super was unsafe, unsuitable, reactive, prone to kicking, prone to refusing obstacles, prone to spooking, prone to bolting, difficult to control, or otherwise inappropriate for Plaintiff;
- r. Failing to warn Plaintiff that the tack and equipment were faulty, improper, unsafe, inadequate, poorly maintained, improperly fitted, or unsuitable; and
- s. Failing to act as a reasonably prudent equine professional, equine activity sponsor, stable owner, horse rental provider, trail ride operator, guide, instructor, manager, and/or business owner would have acted under the same or similar circumstances.

52. Defendant's negligence falls within section 773.03(2)(a), section 773.03(2)(b), section 773.03(2)(c), and section 773.03(2)(d), Florida Statutes.

53. As a direct and proximate result of Golden Gait's negligence, Plaintiff suffered bodily injury and resulting pain and suffering, disability, physical impairment, disfigurement, mental anguish, inconvenience, loss of capacity for the enjoyment of life, aggravation of a preexisting condition, expense of hospitalization and medical and nursing care and treatment, lost earnings, and loss of ability to earn money. These injuries and losses are permanent or continuing, and Plaintiff will suffer them in the future.

WHEREFORE, Plaintiff, ENGLANTINA SELFO, demands judgment against Defendant, GOLDEN GAIT RIDING STABLE INC., for compensatory damages, taxable costs, and such other relief as this Court deems just and proper.

**COUNT II - NEGLIGENCE, TRAINING, RETENTION,
AND SUPERVISION AGAINST GOLDEN GAIT RIDING STABLES**

54. Plaintiff realleges paragraphs 1 through 53 as if fully set forth herein.
55. At all material times, Defendant Golden Gait owed a direct, non-delegable duty to its invitees, including Plaintiff, to exercise reasonable care in the selection, hiring, pre-employment screening, training, task assignment, retention, and operational supervision of its trail guides and stable staff
56. Golden Gait knew or, in the exercise of reasonable care, should have known that trail guides assigned sole custody and control of commercial, public trail rides must possess the maturity, experience, technical competence, and training necessary to: a. Accurately evaluate novice or rental riders and match them with suitable, safe horses; b. Inspect, select, fit, and adjust tack and equipment (including bits, bridles, and girths) to ensure mechanical control over reactive horses; c. Enforce safe trail spacing and actively control group dynamics and unruly rider behavior; d. Recognize equine stress signals, herd reactivity, and dangerous behavioral vices (including kicking, bolting, resisting, and balking); e. Identify and navigate trail hazards, mud crossings, and standing water; and f. Exercise sound judgment to halt, reroute, shorten, or terminate a ride when conditions or horse behaviors become unsafe.
57. Prior to hiring the minor trail guide, Golden Gait was required to conduct a reasonable and appropriate pre-employment inquiry into the guide's background, equestrian qualifications, ride-management experience, and competency to manage commercial trail rides independently.

58. Golden Gait breached its duty of reasonable care in hiring by failing to conduct a reasonable pre-employment inquiry, failing to verify prior commercial guiding experience, failing to contact references or prior equestrian employers, and failing to administer a practical evaluation of the guide's ability to manage equine behavioral emergencies and group rider control.
59. An appropriate pre-employment investigation would have revealed that the guide lacked the necessary experience, technical qualifications, and safety certifications to lead multi-horse public trail rides without adult supervision.
60. Golden Gait knew or should have known of these deficiencies, making it unreasonable to hire the guide to conduct unsupervised, safety-sensitive commercial trail rides
61. Golden Gait breached its duty to exercise reasonable care in training its staff by failing to instruct, test, and qualify the guide in essential trail-safety protocols prior to assigning the guide to public rides, including:
- a. Identifying and mitigating equine behavioral vices, specifically Super's known propensities to kick, spook, bolt, and resist obstacles;
 - b. Assessing novice rider capability and enforcing proper horse-and-rider matching protocols;
 - c. Selecting and inspecting proper tack and recognizing ill-fitting or worn bridles and bits;
 - d. Managing herd spacing and asserting verbal and physical command over riders who canter, bunch up, follow too closely, or disregard instructions;
 - e. Safely navigating water crossings, mud, standing water, and trail obstacles; and

f. Implementing mandatory procedures for emergency stops, ride termination, and immediately requesting adult management intervention upon the occurrence of dangerous equine behavior.

62. Golden Gait failed to provide written safety manuals, operational guidelines, or supervised field instruction, and failed to verify that the guide understood and could execute emergency protocols.
63. Golden Gait breached its duty of reasonable care by assigning an inadequately trained minor guide sole, unassisted responsibility for leading a multi-horse public trail ride comprising diverse rider skill levels, on an unsafe trail containing standing water and mud, while placing a paying customer on a reactive horse ("Super") equipped with faulty and ill-fitting tack.
64. Golden Gait knew or should have known that assigning sole operational control of this ride to an unassisted, undertrained guide without accompaniment by a qualified adult manager created an unreasonable risk of physical injury to Plaintiff.
65. During the course of employment and during the subject ride itself, Golden Gait, through its management and on-site supervisory personnel, acquired actual and constructive notice that: a. The guide lacked the practical capability and authority to control unruly riders who were bunching up, following too closely, and cantering without permission; b. The guide observed unsafe rider conduct and openly questioned whether certain patrons should have been permitted on the trail; c. Super exhibited overt, dangerous reactivity by kicking toward another horse when spaced improperly; and d. Another horse balked, resisted, and refused the mud and standing water on the trail ahead, signaling an imminent herd disturbance and obstruction.

66. Despite acquiring actual and constructive notice of these specific hazards and the guide's inability to manage them, Golden Gait negligently retained the guide in sole control of the ride, failed to provide adult managerial support or communication equipment, failed to intervene, and failed to instruct or require the guide to abort or reroute the ride.
67. The negligent acts and omissions alleged above were independent acts of negligence by Golden Gait in its own selection, hiring, training, assignment, retention, supervision, and support of the guide, and are pleaded in the alternative to Plaintiff's claim for vicarious liability.
68. Golden Gait's negligence created and/or increased risks beyond the ordinary and inherent risks of equine activity, including the risks created by inadequate guide qualifications, inadequate training, inadequate adult supervision, inadequate ride management, failure to respond to known dangerous horse behavior, and failure to stop or reroute the ride.
69. Golden Gait's negligent acts and omissions constituted conduct that a reasonably prudent equine professional, equine activity sponsor, stable owner, trail-ride operator, or business owner would not have undertaken or omitted under the same or similar circumstances, and fall within the exception set forth in section 773.03(2)(d), Florida Statutes. Fla. Stat. § 773.03(2)(d) (2026)
70. As a direct and proximate result of Golden Gait's negligence, Plaintiff suffered bodily injury and resulting pain and suffering, disability, physical impairment, disfigurement, mental anguish, inconvenience, loss of capacity for the enjoyment of life, aggravation of a preexisting condition, expense of hospitalization and medical and nursing care and treatment, lost earnings, and loss of ability to earn money. These injuries and losses are permanent or continuing, and Plaintiff will suffer them in the future.

WHEREFORE, Plaintiff, ENGLANTINA SELFO, demands judgment against Defendant, GOLDEN GAIT RIDING STABLE INC., for compensatory damages, taxable costs, and such other relief as this Court deems just and proper.

COUNT III – VICARIOUS LIABILITY AGAINST GOLDEN GAIT RIDING STABLES

71. Plaintiff realleges paragraphs 1 through 70 as if fully set forth herein.
72. At all material times, Defendant Golden Gait employed, retained, appointed, authorized, and/or controlled the guide assigned to lead Plaintiff's September 29, 2024 guided trail ride.
73. At all material times, the guide and any other involved personnel were Golden Gait's employees, agents, servants, and/or representatives and were acting within the course and scope of their employment, agency, authority, and assigned duties.
74. As part of their assigned duties for Golden Gait, the guide and other personnel were responsible for leading, managing, supervising, and controlling the ride; providing and managing the horses and tack; instructing and monitoring riders; maintaining safe spacing; responding to dangerous horse or rider behavior; evaluating trail conditions; and stopping, rerouting, shortening, or terminating the ride when necessary.
75. While acting within the course and scope of that employment, agency, authority, and assigned duties, Golden Gait's guide and/or other personnel negligently:
 - a. Assigned, provided, or permitted Plaintiff to ride Super when Super was unsuitable, reactive, difficult to control, or otherwise inappropriate for Plaintiff, the group, or the trail conditions;
 - b. Failed to reasonably evaluate Plaintiff's ability to ride and control Super;

- c. Failed to reasonably match Plaintiff with a suitable horse;
- d. Provided, used, or permitted the use of faulty, improperly fitted, inadequately maintained, or otherwise unsafe tack or equipment;
- e. Failed to inspect, adjust, maintain, or replace the bridle, bit, reins, saddle, girth, stirrups, or related equipment;
- f. Failed to provide adequate safety instructions or enforce those instructions;
- g. Failed to maintain safe spacing between horses and riders;
- h. Failed to control riders who were following too closely, moving too quickly, cantering, failing to follow instructions, and/or engaging in unsafe conduct;
- i. Failed to respond reasonably after Super kicked or reacted dangerously toward another horse;
- j. Failed to recognize and respond appropriately to Super's subsequent hesitation, refusal, resistance, turning, spooking, bolting, taking off, or other dangerous behavior;
- k. Failed to respond reasonably after another horse refused, backed away from, or reacted to the puddle, mud, standing water, tall grass, uneven ground, or other trail condition;
- l. Led or permitted the group to proceed through or near a trail condition that created a foreseeable risk of refusal, backing, spooking, bolting, or loss of control;
- m. Failed to maintain adequate adult supervision, assistance, or control of the ride;
- n. Failed to stop, shorten, reroute, return, or otherwise terminate the ride after the circumstances made continued riding unsafe; and
- o. Failed to exercise the care that a reasonably prudent guide, equine professional, trail-ride operator, or horse-riding instructor would have exercised under the same or similar circumstances.

76. The acts and omissions alleged above were undertaken in furtherance of Golden Gait's business and were within the course and scope of the guide's and other personnel's employment, agency, authority, and assigned responsibilities.

77. Under the doctrine of respondeat superior, Golden Gait is vicariously liable for the negligent acts and omissions of its employees and agents committed within the course and scope of their employment or agency.

78. The conduct alleged in this Count created and/or increased risks beyond the ordinary and inherent risks of equine activity and constituted acts or omissions that a reasonably prudent person would not have committed under the same or similar circumstances. Accordingly, the conduct falls within the statutory exceptions to equine-activity liability protection, including section 773.03(2)(a), (b), and (d), Florida Statutes. Fla. Stat. § 773.03(2)(a)–(b), (d) (2026)

79. As a direct and proximate result of Golden Gait's negligence, Plaintiff suffered bodily injury and resulting pain and suffering, disability, physical impairment, disfigurement, mental anguish, inconvenience, loss of capacity for the enjoyment of life, aggravation of a preexisting condition, expense of hospitalization and medical and nursing care and treatment, lost earnings, and loss of ability to earn money. These injuries and losses are permanent or continuing, and Plaintiff will suffer them in the future.

WHEREFORE, Plaintiff, ENGLANTINA SELFO, demands judgment against Defendant, GOLDEN GAIT RIDING STABLE INC., for compensatory damages, taxable costs, and such other relief as this Court deems just and proper.

DEMAND FOR JURY TRIAL

Plaintiff demands trial by jury on all issues so triable as of right.

Dated: September 15, 2026.

Respectfully submitted,

RIGHT TO JUSTICE

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