



## **Risk Management Plan** **Policy Adopted 2019**

Cycling can be a dangerous activity. The Cobourg Cycling Club (CCC) has developed this Risk Management Plan to document how CCC rides are to be managed to reduce risks associated with cycling activities. These policies are to be practiced by CCC members, and any permitted visiting riders as permitted by Ontario Cycling rules, during every CCC ride. All CCC members, and any permitted visiting riders, share the responsibility for making CCC rides as safe as possible. Each CCC member shall view an online copy of this Risk Management Plan at [www.coburgcyclingclub.com](http://www.coburgcyclingclub.com). Additional information regarding CCC rules and programs can also be found on the CCC website.

### **Standards of Care**

This Risk Management Plan and all CCC programs and rides shall adhere to the following, as applicable:

- UCI, CCA, OC rules and regulations as they pertain to Club Rides.
- Ontario Highway Traffic Act. While on CCC rides, all CCC members must adhere to and obey all rules of the road as per the Ontario Highway Traffic Act.

### **General**

- All members of the CCC are responsible for bringing forward to the CCC Board any safety issues related to CCC Rides which present themselves throughout the riding season.
- While on CCC Rides, all CCC members must adhere to and obey all rules of the road as per the Ontario Highway Traffic Act.
- Any CCC member on a CCC Ride should immediately advise the ride leader(s) and other members of the ride should the member feel the group or individuals in the group are riding in an unsafe manner. The member should withdraw from the ride if they feel unsafe.

- All participants of the CCC Rides must provide proof of membership in good standing prior to each ride, if requested by the ride marshal.
- Each CCC Ride participant will conduct themselves in a responsible manner and retains liability for their own actions.
- Helmets must be worn at all times on CCC activities.

### **Ride Leader**

- A ride leader(s) may be appointed by the CCC Board for each CCC Ride. The ride leader will identify himself / herself to the group so that everyone is aware of who is coordinating / leading the ride. The ride leader may describe the general ride route, and may provide a brief safety tip at the commencement of the ride. Each individual group on a CCC ride may or may not have a leader.
- The ride leader (s) has the final decision on all matters pertaining to the CCC Ride and his/her decisions must be respected by all participants. The ride leader may appoint a designate should the ride leader be unable to attend a CCC ride.
- Ride leader(s) will carry a cell phone for emergency use on all CCC Rides. CCC members are encouraged to carry their own cell phones on CCC Rides. Riders should immediately call 911 in the event of an emergency.

### **Rides**

- CCC Rides will not run if lightning is present and will be cancelled if lightning is sighted.
- CCC Rides on roads will be planned to use lesser- traveled roads where possible and practical.
- When a large number of riders come out for any given CCC Ride, the riders will be encouraged by the ride leader to break into smaller groups. Groups should be at least 100 metres apart on the road to allow other vehicles to pass safely in two manoeuvres.
- CCC members are responsible for ensuring that their bicycle is in good working order before attending each CCC Ride.
- While trail riding all riders must be courteous and considerate of other trail users and the trail system.
- CCC members are responsible for bringing sufficient liquids and foods as required, as well as appropriate tools/spare tube, etc.

- CCC members are responsible for ensuring they are sufficiently fit for their desired activity.
- CCC members are not to be under the influence of any drug or beverage product that could impair their riding judgment while on a CCC Ride.
- Any and every accident on a CCC Ride shall be immediately reported to a CCC Board member to be reported to Ontario Cycling (OC) through the proper reporting procedures and forms provided by OC. The list of Board members can be found on the CCC website.

### **Skills Development**

- The CCC encourages all riders to be comfortable and proficient with group riding before joining a CCC ride.
- To support rider skills development, the CCC will periodically hold skills development programs for road riding and encourages all CCC members to attend these programs and / or other cycling skills courses.
- Riders may be requested to complete a skills development program before attending or continuing to attend regular scheduled CCC rides. This applies for both road and off-road CCC rides.

### **CCC Insurance**

- The CCC must receive signed insurance waivers from each CCC member; membership is not assigned or granted until a signed waiver is received by the CCC. This is part of the online member registration process. Physical waivers for participants under the age of 18 are required to be sent in to the OC office, completed by a parent or legal guardian prior to membership being issued.
- The Cobourg Cycling Club, through its affiliation with Ontario Cycling, has access to General Liability Insurance coverage on an annual basis for sanctioned events. General Liability Insurance is designed to protect a person (member) or entity (local club, Provincial and National Cycling Association) against legal responsibility arising out of a negligent act or failure to act as a prudent person would have acted, which results in bodily injury or property damage to another party. The coverage details may be accessed through the Ontario Cycling website at <https://ontariocycling.org/membership/>.

Membership in the Club is conditional upon all members purchasing an OC membership for that cycling season (unless participating in a Club Try-out activity or with an OC Club Day Pass). With OC membership, members have access to General Liability Coverage and, for all ACM, PRL and UCI license holders, Sport Accident Medical Coverage for any incidents resulting from a sanctioned event or activity. Members pay the membership fee and complete the member agreement forms at time of registration through the CCN Bikes platform.

### **Definitions**

- **CCC Rides** means rides formally organized by the CCC and as described on the CCC website. Rides not listed on the CCC website are not CCC rides. The CCC bears no responsibility for non-CCC rides.