

# CABBAGETOWN CYCLING CLUB RISK MANAGEMENT PLAN



Cycling can be a dangerous activity. Cabbagetown 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 Association (OCA) 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 receive a copy, electronic or otherwise of this Risk Management Plan and a copy shall be available on the CCC website at [cabbagetowncyclingclub.org](http://cabbagetowncyclingclub.org). Additional information regarding CCC rules and programs can also be found on the CCC website.

## DEFINITIONS

**CCC Rides** means rides formally organized by the CCC and as described on the CCC calendar. Rides not listed on the CCC calendar are not CCC rides.

**CCC Incorporation.** The CCC became an Ontario Corporation on April 3, 2018.

**CCC Insurance.** Through the member registration process, each member purchases General Liability Insurance coverage through the Ontario Cycling Association (OCA). General Liability Insurance is designed to protect a person (member) or any entity—Province, Club, Canadian Cycling Association (CCA)—against any 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. CCC members should familiarize themselves with the terms of the insurance coverage. The coverage details may be accessed at [cyclinginsurance.ca](http://cyclinginsurance.ca).

The OCA must receive signed insurance waivers from each member; membership is not assigned or granted until a signed waiver is received by the OCA. This is part of the online member registration process.

## STANDARDS OF CARE

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

- UCI, CCA, OCA 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. The Ontario Highway Traffic Act is available here: [www.e-laws.gov.on.ca/html/statutes/english/elaws\\_statutes\\_90h08\\_e.htm](http://www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_90h08_e.htm)

## **RISK MANAGEMENT**

### **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 leader.
- Each CCC ride participant will conduct themselves in a responsible manner and retains liability for their own actions.

### **Safety**

- Helmets must be worn at all times on CCC activities. CCC are expected to operate both competitive and noncompetitive events according to their established risk management procedures designed to reduce the possibility of accidents. All participants need to be informed that the ultimate responsibility for safety rests with the individuals.

### **Ride Leaders**

- A Ride Leader(s) will sign up in advance or 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 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 not have a leader.
- The Ride Leader(s) has the final decision on all matters pertaining to the CCC ride and his/her/their 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 or should the group split into smaller groups.
- If no Ride Leader is present, and members wish to proceed with the ride, members should continue to follow the Risk Management Plan and Ride Policies accordingly on a ride that is thereby deemed unsanctioned. Alternately, if no Ride Leader is available, the CCC Board might cancel the ride entirely.
- 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 on roads will be planned to use lesser-traveled roads where possible and practical.
- CCC rides will not run if lightning is present and will be cancelled if lightning is sighted.
- When a large number of riders come out for any given CCC ride, the riders will be encouraged by the Ride Leader(s) to break into smaller groups. A size of 6–12 is a reasonable group. Groups should be at least 100 metres apart on the road to allow other vehicles to pass safely in two maneuvers.
- Riders must not be left behind during an CCC ride unless they first confirm with the Ride Leader(s) that they are detaching from the group or if the ride has been clearly stated as a drop ride; all members of the CCC ride are responsible for ensuring they properly notify the Ride Leader(s) if they are detaching from the group.
- CCC members are responsible for ensuring that their bicycle is in good working order before attending each CCC ride.
- Bicycle helmets must be worn at all times while participating in any CCC ride and other protective equipment is strongly encouraged (e.g., gloves, eye wear).
- Ear buds are not permitted on CCC rides.
- Front and rear lights are required during any CCC ride which takes place one half hour before sunset and/or which may extend into darkness.
- While trail riding all riders must be courteous and considerate of other trail users and the trail system.
- CCC members are responsible for ensuring they are sufficiently fit for their desired activity.
- CCC members are responsible for bringing sufficient liquids and food, as required, for each CCC ride, as well as appropriate tools/spare tubes, etc.
- 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 and reported to the Ontario Cycling Association (OCA) through the proper reporting procedures and forms provided by the OCA. The list of Board members can be found on the CCC website.
- For non-OCA members wishing to try-out a CCC ride, the CCC will have designated try-out dates where an individual can try out the CCC on a one-time basis. Prior notification is required and a waiver and sign-in form will be required prior to participation. All non-members participating in the program are asked to bring any emergency medical information and a health card.

## **Skills Development**

- 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/or mountain biking and/or cyclocross 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.
- New or novice members are encouraged to participate in the beginner rides offered by the CCC before participating in more challenging or technically advanced rides.

## **Club Try-Out Waivers**

- All CCC members must complete the OCA waiver prior to participating in a club ride. Physical waivers may be approved with prior consent. Physical waivers for participants under the age of 19 are required to be sent to the OCA office, completed by a parent or legal guardian prior to a try-out ride being attended.
- Do not alter the waiver in any way, specifically the language or spacing. Paper waivers must be submitted on the appropriately sized paper (8.5 x 11).
- CCC members under the age of 18 (when joining the CCC) must have an adult (18 years or older) complete the waiver. It can be signed by someone other than the parent or legal guardian, but they may find themselves, in the event of litigation, accepting responsibility for the youth's participation.
- Waivers will be stored at the Provincial office for a minimum of seven years, to ensure that they can be accessed if legal action is taken against the CCC. Waivers are crucial in defending the CCC and the OCA and CCA during litigation.
- Failure to obtain waivers from all try-out participants of the CCC will place the CCC insurance coverage at risk.