

## INTRODUCTION

In the interest of ensuring the best possible riding experience to members, we have developed this Risk Management Plan to document how Individual CLUB rides are to be managed to reduce risks associated with cycling activities. These policies are to be practiced by CLUB members, and any permitted visiting riders as permitted by CCC rules, during every CLUB ride. All CLUB members, and any permitted visiting riders, share the responsibility for making CLUB rides as safe as possible.

## DEFINITIONS

CLUB Rides mean rides formally organized by the CLUB and sanctioned by the PROVINCE. A CLUB ride must be reported to the PROVINCE by the club executive. Rides not submitted to the PROVINCE are not insured or sanctioned CLUB rides.

## INSURANCE

All affiliated clubs and registered members receive the benefit of General Liability Insurance coverage through the PROVINCE Insurance Program. General Liability Insurance is designed to protect a person (member) or any entity (Province, CLUB , CCC) 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. CLUB members should familiarize themselves with the terms of the insurance coverage. The coverage details may be accessed through the insurance [website](#).

The CLUB must receive signed insurance waivers from each CLUB member; membership is not assigned or granted until a signed waiver is received by the CLUB.

## STANDARDS OF CARE

This Risk Management Plan and all CLUB programs and rides shall adhere to the following:

- UCI, CCA, PSO rules and regulations as they pertain to CLUB Rides
- Provincial Highway Traffic Acts across Canada while on CLUB Rides, all CLUB members must adhere to and obey all rules of the road as per the Provincial Highway Traffic Act.

## GENERAL

All members of the CLUB are responsible for bringing forward to the CLUB Board/Executive any safety issues related to CLUB Rides or the CLUB Trails which present themselves throughout the riding season.

While on CLUB Rides, all CLUB members must adhere to and obey all rules of the road as per the Provincial Highway Traffic Act.

Any CLUB member on a CLUB Ride should immediately advise the designated ride coordinator(s)/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 CLUB Rides must provide proof of membership in good standing prior to each ride, if requested by the designated ride coordinator/leader. If an ineligible rider insists on participating even after being asked not to, then the CLUB ride may proceed, however, the designated ride coordinator/leader shall advise the ineligible rider, with a witness present, that he or she is ineligible and is not covered by any CLUB insurance and is responsible for all his/her actions.

Each CLUB Ride participant will conduct themselves in a responsible manner and retains liability for their own actions.

## RIDES

CLUB Rides should take place on pre-planned routes, the intended route should be known and discussed prior to setting off. Any specific safety considerations should also be discussed. If a CLUB ride must deviate from its pre-planned route it is the Ride Leader/Coordinator to communicate this to the group.

Someone on each ride should have the ability to call for assistance in an emergency and be sufficiently familiar with the route to direct emergency services to the location.

CLUB 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 CLUB Ride, the riders will be encouraged by the ride coordinator to break into smaller groups, it is recommended basing the separation by levels of ability/fitness/riding pace.

Riders must not be left behind during an CLUB Ride unless they first confirm with the ride coordinator(s)/leader that they are detaching from the group; all members of the CLUB Ride are responsible for ensuring they properly notify the ride coordinator(s) if they are detaching from the group.

CLUB members are responsible for ensuring that their bicycle is in good working order before attending each CLUB Ride.

Bicycle helmets with a recognized certification for cycling must be worn at all times while participating in any CLUB ride and other protective equipment is strongly encouraged (e.g., gloves, eye wear).

Follow all provincial regulations regarding use of lights on a bicycle.

While trail riding all riders must be courteous and considerate of other trail users and the trail system.

CLUB members are responsible for ensuring they are sufficiently fit for their desired activity.

CLUB members are responsible for bringing sufficient liquids and food, as required, for each CLUB Ride, as well as appropriate tools/ spare tubes, etc.

CLUB members are not to be under the influence of any drug or beverage product that could impair their riding judgment while on a CLUB Ride.

Any and every accident on a CLUB Ride shall be immediately reported to a CLUB Board/Executive member to be reported to the Provincial Association through the proper reporting procedures and forms provided by the PSO.

When non-CLUB riders wish to try-out a CLUB Ride, they must sign and return the appropriate waiver to the designated ride coordinator(s)/leader(s) prior to participating in the CLUB ride. The rider using the Try-out option must be documented in advance of the ride, documentation must include the riders name, address, date of try-out and signed waiver. The try-out participant will not be covered for liability or personal accident under the insurance policy.

## WAIVERS

All club members must complete the membership waiver. This can be done online, if the club does not utilize online registration, a paper waiver must be printed, signed, and collected by the club. Minors (under the age of majority years of age) must have a guardian complete the appropriate waiver.

Do not alter the waiver in any way, specifically the language or spacing.

Club members under the age of majority when joining the club must have an adult (over the age of majority 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 an awkward position in the event of litigation, since they are accepting responsibility for the youth's participation.

All waivers must be submitted to the Provincial office in a timely manner throughout the season and prior to the following year.

Waivers will be stored at the Provincial office, to ensure that they can be accessed if legal action is taken against the club. Waivers are crucial in defending the club and the Province during litigation.

Failure to obtain waivers from all members of the club will place the club's insurance coverage at risk.

## RACING

All club racing must be on file and sanctioned by the Province.

A First Aid responder must be on-site equipped with First Aid supplies

A First Aid responder is a dedicated emergency responder certified to the level of Standard First Aid. Options for first aid personnel include off duty paramedic personnel, local fire department personnel who have first aid training or a club member who has first aid training. It is important that during the running of the event the first aid person not have other duties such as marshalling or driving as they may be needed at any time

A communication plan including venue address and contact information for local emergency services must be available.

Organizers must comply with all PSO regulations relating to event sanctioning requirements.

It is strongly recommended that all race organizers take the NCCP Emergency Action Planning course.