

Risk Management for Rides

General

Cycling Canada (CC) in association with Ontario Cycling and the Ottawa Bicycle Club (OBC) has developed this Risk Management Plan to document how individual OBC rides are to be managed to reduce risks associated with cycling activities. These policies are to be practiced by OBC members, and any permitted visiting riders as permitted by CC rules, during every OBC ride. All OBC members, and any permitted visiting riders, share the responsibility for making OBC rides as safe as possible.

Each OBC member shall receive a copy, electronic or otherwise of this Risk Management Plan and a copy shall be available on the OBC website.

“*OBC rides*” mean rides formally organized by the OBC and as described on the OBC website. Rides not listed on the OBC website are not OBC rides.

Insurance

OBC annually registers with Ontario Cycling (OC), thus obtaining General Liability Insurance coverage for the organization for sanctioned activities and events. General Liability Insurance is designed to protect a person (member) or any entity (Club, Team, Ontario Cycling, Canadian Cycling) against any legal responsibility arising out of a negligent act or failure to act as a prudent person would have acted, which results in a bodily injury or property damage to another party. Membership with OBC is conditional upon purchasing an OC membership for that cycling season. With OC membership, a member has access to individual General Liability Insurance coverage, and depending on the level of Membership, Sport Accident Medical Benefits coverage while participating in sanctioned activities. Sport Accident coverage provides these members an opportunity to have some medical expenses covered as a result of an injury sustained during a sanctioned activity or event. This program is secondary to provincial health care program coverage and any existing benefit program coverage of the member. Common expenses can include physiotherapy, dental coverage, or coverage of other medical costs. Members should familiarize themselves with the terms of the insurance coverage, and can obtain more details on the OC website (ontariocycling.org).

For anyone needing additional coverage, additional Personal Sport Accident Medical Benefits can be purchased during the process of obtaining OBC membership. There are two options:

Personal Training; or

Anytime-on-Bike (which includes commuting purposes).

This additional coverage does not cover liability.

Standards of Care

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

- UCI, CCA, CC rules and regulations as they pertain to OBC Rides;
- Provincial Highway Traffic Acts across Canada. While on OBC Rides, all OBC members must adhere to and obey all rules of the road as per the Provincial Highway Traffic Act. On Government of Canada property, such as the National Capital Commission/Gatineau Park, rules of the road as set down by the applicable government agency shall be adhered to.

Risk Management

General safety practices are as follows:

- All members of the OBC are responsible for bringing forward to the OBC Board any safety issues related to OBC Rides which present themselves throughout the riding season.
- While on OBC Rides, all OBC members must adhere to and obey all rules of the road as per the Provincial Highway Traffic Act.
- Any OBC member on an OBC Ride should immediately advise the ride coordinator(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 OBC Rides must provide proof of membership in good standing prior to each ride, if requested by the ride coordinator. If an ineligible rider insists on participating even after being asked not to, then the OBC Ride may proceed, however, the ride coordinator shall advise the ineligible rider, with a witness present, that he or she is ineligible and is not covered by any OBC insurance and is responsible for all his/ her actions.
- Each OBC Ride participant will conduct themselves in a responsible manner and retains liability for their own actions.

Individual Participant Responsibility

OBC operates both competitive and non-competitive 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 Coordinators

A ride coordinator(s) will be appointed by the OBC Board for each OBC ride. The ride coordinator will identify themselves to the group so that everyone is aware of who is

coordinating the ride. The ride coordinator may describe the general ride route, and may provide a brief safety tip at the commencement of the ride. Each individual group on a OBC Ride may or may not have a coordinator. The ride coordinator(s) has the final decision on all matters pertaining to the OBC Ride and his/her decisions must be respected by all participants. The ride coordinator may appoint a designate should the ride coordinator be unable to attend an OBC Ride. Ride coordinators or riders should immediately call 911 in the event of an emergency.

Rides

- OBC Rides on roads will be planned to use lesser- traveled roads where possible and practical.
- OBC Rides will not run if lightning is present and will be cancelled if lightning is sighted, as per the OBC Extreme Weather policy .
- When a large number of riders come out for any given OBC Ride, the riders will be encouraged by the ride coordinator to break into smaller groups. A size of 12 is the OBC maximum. Groups should be at least 100 metres apart on the road to allow other vehicles to pass safely in two manoeuvres.
- Riders must not be left behind during an OBC Ride unless they first confirm with the group that they are detaching from the group; all members of the OBC Ride are responsible for ensuring they properly notify the group if they are detaching from the group.
- OBC members are responsible for ensuring that their bicycle is in good working order before attending each OBC Ride.
- Bicycle helmets must be worn at all times while participating in any OBC Ride and other protective equipment is strongly encouraged (e.g., gloves, eye wear).
- Front and rear lights are required during any OBC 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.
- OBC members are responsible for ensuring they are sufficiently fit for their desired activity.
- OBC members are responsible for bringing sufficient liquids and food, as required, for each OBC Ride, as well as appropriate tools/ spare tubes, etc.
- OBC members are not to be under the influence of any drug or beverage product that could impair their riding judgment while on a OBC Ride.
- Any and every accident on a OBC Ride shall be immediately reported to Ontario Cycling through the proper OBC reporting procedures and forms provided by Ontario Cycling.

Non-Members

For non-OBC members wishing to try out an OBC Ride, the OBC will have designated

try-out dates. Prior notification is required and a sign-in including emergency contact information will be required prior to participation. All non-members participating in the program are asked to bring any emergency medical information and a provincial health card.

Skills Development

- The OBC expects all riders to be comfortable and proficient with group riding before joining a OBC Ride.
- To support rider skills development, the OBC will periodically hold skills development programs for road riding and/ or mountain biking and encourages all OBC 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 OBC Rides. This applies for both road and off-road OBC Rides.
- New members are expected to participate in the Group Riding clinic offered by the OBC before participating in OBC Rides.

Waivers

- a. All OBC members must complete the Ontario Cycling waiver prior to obtaining membership. This is normally done during the membership application on-line process.