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## 2014 Risk Management Plan

Cycling can be a dangerous activity. The Peterborough Cycling Club (PCC), in association with the Ontario Cycling Association (OCA) and the Cycling Canada Cyclisme (CCC) have developed this Risk Management Plan to document how individual PCC Rides are to be managed to reduce risks associated with cycling activities. These policies are to be practiced by PCC members, and any permitted visiting riders as permitted by CCC rules, during every PCC ride. All PCC members, and any permitted visiting riders, share the responsibility for making PCC rides as safe as possible.

The PCC annually purchases General Liability Insurance coverage through the Cycling Canada Cyclisme for each PCC member. General Liability Insurance is designed to protect a person (member) or any entity (PCC, OCA, and the 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. PCC members should familiarize themselves with the terms of the insurance coverage. The coverage details may be accessed through the [Cyclinginsurance.ca](http://Cyclinginsurance.ca) website.

Each PCC member shall receive a copy, electronic or otherwise of this Risk Management Plan and a copy shall be available on the PCC website. Additional information regarding Ride Participant Guidelines and Club Ride descriptions can be found on the PCC website.

### Definitions

**Club Rides** mean rides formally organized by the PCC and as described on the PCC website. Rides not listed and described on the PCC website are not PCC rides.

**Ride Leaders** are PCC club members who volunteer to provide appropriate organization and leadership during club rides.

**Ride Coordinator** is a PCC member of the Board of Directors responsible for the overall organization and operation of schedule Club Rides and special events.

### Standards of Care

All PCC programs and rides shall adhere to Union Cycliste Internationale (UCI), CCC, OCA rules and regulations as they pertain to Club Rides and sanctioned events.

### Risk Management

#### General:

- Club rides and events are restricted to Club members and members of other OCA affiliated Clubs with the permission of the PCC President.
- While on PCC Rides, all PCC members must adhere to and obey all rules of the road as per the Ontario Highway Traffic Act.
- Each PCC Ride participant will conduct themselves in a responsible manner and retains liability for their own actions.
- Any PCC member on a PCC 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 members of the PCC are responsible for bringing forward to the PCC Ride Leader any safety issues related to PCC Rides or the trails used by PCC during PCC Rides which present themselves throughout the riding season.
- All participants of the PCC Rides must provide proof of membership in good standing prior to each ride, if requested by the ride leader. If an ineligible rider insists on participating even after being asked not to, then the PCC ride may proceed, however, the ride leader shall advise the ineligible



rider, with a witness present, that he or she is ineligible and is not covered by any PCC insurance and is responsible for all his/her actions.

### Safety

- A helmet meeting the requirements of Sections 3 and 4 of Ontario Regulation 610, enacted under the Highway Traffic Act, must be worn while cycling during club rides and Club-sanctioned events.
- In addition to a cycling helmet, other protective equipment is strongly encouraged (e.g., gloves, eye wear).
- The PCC will operate both competitive and non-competitive events according to our established risk management policies and procedures which are designed to reduce the possibility of accidents.
- All participants in PCC rides and events will be informed that the ultimate responsibility for safety rests with the individuals.

### Ride Leaders

- A ride leader(s) will be appointed by the PCC Board or the PCC Ride Coordinator for each PCC Ride.
- The ride leader(s) will identify himself/herself to the group so that everyone is aware of who is coordinating the ride. The ride leader(s) may describe the general ride route, and may provide a brief safety tip at the commencement of the ride.
- The ride leader(s) has the final decision on all matters pertaining to the PCC 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 PCC Ride.
- Ride leaders may carry cell phones for emergency use on all PCC Rides and, from time to time, will remind riders to carry their own cell phones on PCC Rides. Riders should immediately call 911 in the event of an emergency.
- Ride leaders have been provided with guidance and direction from the PCC Board on their roles and responsibilities and are encouraged to discuss concerns with the PCC Ride Coordinator.

### Rides

- PCC 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 PCC Ride, the riders will be encouraged or required by the ride leader(s) to break into smaller groups. A size of 10-20 is a reasonable group. Groups should be at least 100 metres apart on the road to allow other vehicles to pass safely. Since a PCC Ride may split into smaller groups, each individual group on a PCC Ride may not have a leader.
- Most PCC Rides are designated as "No Drop" which indicates that riders will not be left behind unless they first confirm with the ride leader(s) that they are detaching from the group; all members of the PCC Ride are responsible for ensuring that they properly notify the ride leader(s) if they are detaching from the group.
- PCC members are responsible for ensuring that their bicycle is in good working order before attending each PCC Ride.
- Front and rear lights are required during any PCC 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.
- PCC members are responsible for ensuring they are sufficiently fit for their desired activity.



- PCC members are responsible for bringing sufficient liquids and food, as required, for each PCC Ride, as well as appropriate tools/ spare tubes, etc.
- PCC members are expected not to be under the influence of alcohol or any drug that could impair their riding ability and judgment while on a PCC Ride. Members displaying impaired ability or judgment will be asked not to join or to leave the ride by the ride leader.
- PCC Rides will be cancelled if there is an active Environment Canada Thunderstorm **Warning** in place. A ride may proceed if there is an active Thunderstorm **Advisory** in place, but if thunder is heard regardless of whether there is an active Advisory, ride leaders are instructed to consult with ride participants, and may continue the ride if there is general agreement. If the ride is terminated by general agreement, participants are encouraged to return to the starting point in a group.
- PCC rides will be modified or cancelled if there is an Extreme Heat Alert issued by the Peterborough City County Health Unit or Humidex Warning issued by Environment Canada.

#### Accidents

- Any and every accident on a PCC Ride shall be reported as soon as possible to the PCC Ride Coordinator by the ride leader using the reporting procedures and forms provided by the OCA. The PCC Ride Coordinator shall forward the report to the Ontario Cycling Association (OCA) and to the PCC President.
- Accident reports will be maintained on record by the PCC for 7 years.

#### Skills Development

- The PCC encourages all riders to be comfortable and proficient with group riding before joining a PCC ride, and makes available Ride Participant Guidelines to encourage self-assessment.
- To support rider skills development, the PCC may periodically hold skills development programs for road riding and/ or mountain biking and encourages all PCC members to attend these programs and / or other cycling skills courses. Ongoing skill development takes place during Club Rides through coaching from Ride Leaders and other members.
- Riders may be requested to complete a skills development program before attending or continuing to attend regular scheduled PCC rides. This applies for both road and off-road PCC rides.

#### Waivers

- All club members must complete the OCA approved membership waiver. This is completed online; utilizing the OCA approved online registration system.
- Club members under the age of 18 when joining the club must have a parent or legal guardian (18 years or older) complete the waivers.
- For non-PCC riders wishing to try out a PCC Ride during a scheduled Try-A-Ride that has been approved by the OCA, waiver forms will be from the Ride Leader(s), and the individual will be required to complete, sign, and return the waiver to the ride leader(s) prior to participating in the PCC Ride.
- Waivers will be stored at the OCA for a minimum of 7 years, to ensure that they can be accessed if legal action is taken against the club. Waivers are crucial in defending the club and the OCA during litigation.