



## Risk Management Policy

Cycling can be a dangerous activity. The Cornwall Cycle Club (CCC), in association with the Ontario Cycling Association (OCA), has developed this Risk Management Policy 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, as well as any visiting riders as permitted by 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 be familiar with this Risk Management Policy and a copy shall be available on the CCC website. Additional information regarding our Ride Participant Guide and Club Ride descriptions can be found on the CCC website.

### CCC Insurance

Through the membership registration process, each CCC/OCA member has access to General Liability Insurance Coverage through their membership with the Ontario Cycling Association and Cycling Canada during approved club organized activities. General Liability Insurance is designed to protect a person (member) or any entity (Province, Club, Canadian Cycling Association) 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. Details of the coverage may be found at [www.cyclinginsurance.ca](http://www.cyclinginsurance.ca).

### CCC Incorporation

The Cornwall Cycle Club was incorporated on January 21, 2004.

### Definitions

**Club Rides** refer to rides formally organized by the CCC, as described on the CCC website and are sanctioned by the OCA. Rides not listed and described on the CCC website may not be officially sanctioned CCC rides.

**Ride Leaders** are CCC members who have volunteered to provide appropriate organization and leadership during Club rides. Ride Leaders have ultimate authority during their assigned ride.

**Ride Director** is a position on the CCC's Board of Directors and is responsible for the overall organization and operation of scheduled club rides and special events.



## **Standards of Care**

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

1. Union Cycliste Internationale (UCI), Canadian Cycling Association (CCA) and Ontario Cycling Association (OCA) rules and regulations as they pertain to club rides; and
2. The Ontario Highway Traffic Act (OHTA). While on PCC Rides using roads, all 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:  
[http://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:**

- Club rides and events are restricted to CCC members and members of other OCA-affiliated clubs with the permission of the CCC President. Please advise visiting members to review and adhere to CCC Rider Guidelines.
- While on CCC rides using roads, all CCC members must adhere to and obey all rules of the road as per the Ontario Highway Traffic Act.
- Each CCC ride participant will conduct themselves in a responsible manner and retains liability for their own actions.
- 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 continue to feel unsafe.
- All members of the CCC are responsible for bringing forward to the CCC Ride Leader any safety issues related to CCC rides or the trails used during CCC rides which present themselves throughout the riding season.
- All participants of CCC 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 CCC 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 CCC insurance and is responsible for all his/her actions.

### **Safety**

- Bicycle helmets must be worn at all times while participating in any CCC rides. As well, other protective equipment is strongly encouraged (e.g. gloves, eye wear, etc.).
- Front and rear lights are required for any CCC rides that will still see riders on the road one half hour before sunset and/or extend into darkness.
- The CCC 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 CCC rides and events will be informed that the ultimate responsibility for safety rests with the individuals.
- A bicycle must be in safe and proper working order.



## **Ride Leaders**

- A Ride Leader(s) will be appointed by the CCC Board for each CCC ride. The Ride Leader will identify his or herself to the group so that everyone is aware of who is coordinating the ride. The Ride Leader 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 authority on all matters pertaining to the CCC ride and his or her judgment must be respected by all participants.
- The Ride Leader may appoint a designate, also known as a co-leader, should the Ride Leader be unable to attend a CCC Ride.
- Ride Leaders will carry cell phones for emergency use on all CCC rides and, from time to time, will remind riders to bring their own cell phones. Riders should immediately call 911 in the event of an emergency.
- Ride Leaders have been provided with guidance and direction from the CCC Board as to their roles and responsibilities and are encouraged to discuss concerns with the CCC Ride Coordinator.

## **Rides**

- When deciding on routes for CCC rides, the focus will be on utilizing lower-traffic roads where possible and practical.
- When a large number of riders come out for any given CCC 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 CCC ride may split into smaller groups, each individual group on a CCC ride may not have a leader.
- Most CCC 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 departing from the group. Members who intend to leave a ride at any point are responsible for ensuring that they have properly notified the Ride Leader(s) before they leave.
- 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, they must provide their own appropriate tools/spare tubes, etc.
- CCC members must not be under the influence of alcohol or any drug that could impair their riding ability and judgment while on a CCC ride. Members displaying impaired ability or judgment will be asked not to join or to leave the ride by the ride leader.
- CCC rides will follow its Weather Policy, as set out on the CCC website.

## **Accidents**

- In the event of an accident, Ride Leaders are to follow the CCC Emergency Action Plan (EAP).
- All accidents that occur during CCC rides shall be reported as soon as possible to the CCC Board by the Ride Leader using the reporting procedures and forms provided by the Ontario Cycling Association (OCA).



- Accident reports will be maintained on record by the PCC Board for 3 years.

### **Skills Development**

- The CCC encourages all riders to be comfortable and proficient with group riding before joining a CCC ride, and makes available our Ride Participant Guide to encourage self-assessment.
- To support rider skills development, the CCC offers a Rider Development Ride (check the calendar for availability). The CCC may periodically hold skills development programs for road riding or other disciplines and encourages all CCC members to attend these programs, as well as other cycling skills courses. Ongoing skill development takes place during Cub rides through guidance from Ride Leaders and other members.
- Riders may be requested to complete a skills development program before attending or continuing to attend regular scheduled CCC rides, if suggested by a Ride Leader. This applies for both road and off-road CCC 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 must have a parent or legal guardian (18 years or older) complete the waivers.
- Non-CCC members wishing to try a CCC ride as part of a scheduled Try-A-Ride promotion (as approved by the OCA), must obtain, sign and return to the Ride Leader, a waiver form prior to participating in the CCC 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.

**Failure to follow the Risk Management Policy will place the CCC insurance at risk.**