

Cycling Insurance - Risk Management

 www.cyclinginsurance.ca/Risk-Management.html

Risk Management for Cycling Association Members

Cycling can be a dangerous activity. Cycling Canada (CC) in association with the local Provincial Association affiliates has 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 CC rules, during every CLUB ride. All CLUB members, and any permitted visiting riders, share the responsibility for making CLUB rides as safe as possible.

Each CLUB member shall receive a copy, electronic or otherwise of this Risk Management Plan and a copy shall be available on the CLUB website. Additional information regarding affiliated CLUB rules and programs can be found on their respective websites.

Definitions

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

The Cycling Canada (CC) Insurance

- Each CLUB annually purchases General Liability Insurance coverage through the Canadian Cycling Association for each CLUB member. 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. CLUB members should familiarize themselves with the terms of the insurance coverage. The coverage details may be accessed through the Cyclinginsurance.ca 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, as applicable:

- UCI, CCA, CC 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.

Risk Management

General:

- All members of the CLUB are responsible for bringing forward to the CLUB Board 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 Acts.
- Any CLUB member on a CLUB 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 CLUB 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 CLUB 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 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.

Safety

- Helmets must be worn at all times on CLUB activities. Clubs are expected to operate 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 CLUB Board for each CLUB Ride. The ride coordinator will identify himself/herself 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 CLUB Ride may not have a coordinator.
- The ride coordinator(s) has the final decision on all matters pertaining to the CLUB Ride and his/her decisions must be respected by all participants. The rider coordinator may appoint a designate should the ride coordinator be unable to attend a CLUB Ride.
- Ride coordinators will carry cell phones for emergency use on all CLUB Rides and, from time to time, will remind riders to carry their own cell phones on CLUB Rides. Riders should immediately call 911 in the event of an emergency.

Rides

- CLUB Rides on roads will be planned to use lesser-traveled roads where possible and practical.
- 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 ride, the riders will be encouraged by the ride coordinator 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 manoeuvres.
- Riders must not be left behind during an CLUB Ride unless they first confirm with the ride coordinator(s) 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 must be worn at all times while participating in any CLUB ride and other protective equipment is strongly encouraged (e.g., gloves, eye wear).
- Front and rear lights are required during any CLUB 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.
- 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 member to be reported to the Provincial Cycling Association through the proper reporting procedures and forms provided by CC. The list of Board members can be found on the CLUB website.

- - For non-CLUB riders wishing to try-out a CLUB Ride, extra waiver forms may be available at the beginning of each club ride. Proof of OCA membership will be required. (Citizen Permit, UCI or Affiliate Club Membership). Note prior approval by the club is required.

- For non-OCA members wishing to try out a CLUB Ride, the club will have designated try-out dates where an individual can try out the club 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

- The CLUB encourages all riders to be comfortable and proficient with group riding before joining a CLUB ride.

- To support rider skills development, the CLUB will periodically hold skills development programs for road riding and/ or mountain biking and encourages all CLUB 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 CLUB rides. This applies for both road and off-road CLUB rides.

- New or novice member are encouraged to participate in the Learn to Ride programs offered by the CLUB before participating in more challenging or technically advanced rides.

Waivers

a. All club members must complete the Provincial/Cycling Canada waiver prior to obtaining membership. This can be done through the provincial membership registration site. Physical waivers may be approved with prior consent. Physical waivers for participants under the age of 19 are required to be sent in to the OCA office, completed by a parent or legal guardian prior to membership being issued.

b. Do not alter the waiver in any way, specifically the language or spacing. Paper waivers must be submitted on the appropriate sized paper (8.5 X 11)

c. Club members under the age of 18 when joining the club must have an adult (18 years or older) complete the waivers. 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.

d. Waivers will be stored at the Provincial office 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 Provincial Association and CC during litigation.

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

NOTE:

This summary does not in and of itself provide a complete list of all Risk Management guidelines and is intended only as a summary. Please contact your Provincial Association for current and complete guidelines..Insurance Questions can be directed to Holman Insurance Brokers Ltd.
