

Preamble

Cycling can be a dangerous activity; the Collingwood Cycling Club (CCC) has developed this Risk Management Plan to document how CCC rides are to be managed to reduce risks associated with cycling activities. These policies are to be practised by CCC members, and any permitted visiting riders as permitted by Ontario Cycling (OC) rules, during every CCC ride. All CCC members, and any permitted visiting riders, share the responsibility for making CCC rides as safe as possible.

Definitions:

- **CCC rides** means rides formally organized by the CCC.
- **CCC Incorporation**
 - The CCC was incorporated on 18 December 1988.
- **CCC Insurance**
 - CCC 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 bodily injury or property damage to another party.
 - Membership with CCC is conditional upon all members 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 for other medical costs. Members should familiarize themselves with the terms of the insurance coverage and can obtain more details at the [OC website](#).
 - For anyone needing additional coverage, you can also purchase additional Personal Sport Accident Medical Benefits coverage when obtaining your OC membership. There are two options: Personal Training or Anytime-on-Bike (which includes using your bike for commuting purposes). This additional coverage does NOT cover liability.

Standards of Care:

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

- Union Cycliste Internationale (UCI), Canadian Cycling (CC), Ontario Cycling (OC) rules and regulations as they pertain to Club rides.
- Ontario Highway Traffic Act (HTA): While on CCC rides, all CCC members must adhere to and obey all rules of the road as per the HTA.

Risk Management - General:

- All members of the CCC are responsible for bringing forward, to the CCC Board, any safety issues related to CCC rides which present themselves throughout the riding season.
- While on CCC rides, all CCC members must adhere to and obey all rules of the road as per the HTA.
- 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 feel unsafe.
- All participants of CCC rides must provide proof of membership, in good standing prior to each ride, if requested by the Ride Leader.
- Each CCC ride participant will conduct themselves in a responsible manner and retain liability for their own actions.

Ride Leaders/Coordinators:

- Ride Leaders are appointed by the CCC Board, for each CCC ride. The Ride Leader 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.
- The Ride Leaders have the final decision on all matters pertaining to the CCC ride and his/her decisions must be respected by all participants.
- Ride Leaders will carry a cell phone for emergency use on all CCC rides. CCC members are encouraged to carry their own cell phones on CCC rides.

Rides:

- CCC rides, on roads, will be planned to use lesser- traveled roads where possible and practical.
- When a large number of riders come out for a CCC ride, the riders will be encouraged by the Ride Coordinator to break into smaller groups. A group of 8 riders is optimal and we attempt to not exceed 12.
- Groups should ride at least 100 metres apart on the road to allow other vehicles to pass safely in two maneuvers.
- Riders must not be left behind in a CCC ride unless they confirm with the Ride Leader(s) that they are leaving the group or the Ride Leader(s) asks the rider to leave the group for unsafe/disruptive behavior or inability to keep up with the group. If the Ride Leader(s) is not satisfied that the rider can continue alone, the Ride Leader or a volunteer must stay with the rider until they have appropriate assistance.
- CCC members are responsible for ensuring that their bicycle is in good working order before attending each CCC ride.
- Bicycle helmets must be worn at all times while participating in any CCC ride and other protective equipment is strongly encouraged e.g. gloves and eye wear.
- CCC members are responsible for bringing sufficient liquids and food, as required, for each CCC ride, as well as appropriate tools, spare tubes, etc.
- CCC members are responsible for ensuring they are sufficiently fit for their desired activity.
- CCC members are not to be under the influence of any drug or beverage product that could impair their riding judgment while on a CCC ride.
- Any incident/accident on a Club ride shall be immediately reported to OC, through the proper reporting procedures and forms provided by the OC.

Skills Development:

- The CCC encourages all riders to be comfortable and proficient with group riding before joining a CCC ride.
- To support rider skills development, the CCC may periodically hold skills development programs and encourages all CCC members, but especially new or novice riders, 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 CCC rides.

Special Club Competitions:

- Special competitions held by CCC will be conducted in accordance with the Risk Management Plan.
- An Event Organizer will be appointed by the CCC Board to organize, oversee, and manage the event.
- The final plan for the event must be approved by the CCC Board.