



BCC RISK MANAGEMENT POLICY

The following is a guide to planning a ride so that it can be conducted with the maximum degree of safety for all. All participants share the responsibility for making our rides as safe as possible but each participant has ultimate responsibility for their own safety.

1. Each club ride shall have a tour leader who agrees to assume the tour leader responsibilities mentioned in this policy and other related club documents. This person can be designated in the BCC [Cycle Club App](#) account or decided upon at the start of the ride.
2. The tour leader has the final decision on all matters pertaining to the ride and his/her decisions must be respected by all participants.
3. Tour leaders will carry cell phones for emergency use on rides that they lead, or ensure that another rider in the group is carrying one.
4. Tour leaders make the final decision regarding ride cancellations due to weather or road conditions. Club rides will not start if lightning is present and will be cancelled if lightning is sighted during a ride.
5. Each individual rider will conduct themselves in a responsible manner and retains liability for their own actions. This includes ensuring that their bicycle is in good working order.
6. Club members are responsible for ensuring that they are sufficiently fit for the desired activity.
7. Club members are responsible for bringing sufficient liquids and food, as required, for each club ride, as well as appropriate tools/ spare tubes, etc.
8. New club members who have not ridden in groups before are strongly advised to attend one of the group riding clinics held by the club before joining their first club ride. If this is not possible, they should contact the VP Touring who will ensure that they are properly supported on their first club ride.
9. All road traffic laws must be obeyed.
10. The chosen route will avoid busy highways if at all possible.
11. All participants must be members of either the BCC or another Ontario Cycling affiliated club.
12. All riders must wear a CSA approved crash helmet.
13. If an ineligible rider insists on participating even after being asked not to then the CLUB ride may proceed. However, the tour leader 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.
14. The tour leader will identify himself/herself to the group so that everyone is aware of who is leading, provide details of the route and scheduled stop(s) and emphasize the need to ride safely, mentioning any safety-related issues that have arisen in recent rides.

15. Riders must not be left behind during any ride unless they first confirm that they are detaching from the group.
16. If a rider is in some difficulty and requires escorting back to the start point the group leader will designate a person for the task should no-one volunteer. This does not apply if the rider is turning back early due to a personal time restriction.
17. A headcount will be conducted just prior to departure and thereafter periodically during the ride to ensure that all participants are present.
18. If the group size is too large for safety on the intended route (a size of up to 12 is reasonable, although 8 is an even better number) the group shall be split into packs of no more than 12 riders each. The tour leader will designate experienced riders as leader for the extra pack(s). If the packs formed from a group will be riding at different speeds, the fastest packs shall start first. The distance between any two packs should be at least 200 metres to allow other vehicles to pass safely in two manoeuvres.
19. Any accident on a CLUB Ride resulting in personal injury or third party property damage shall be reported by the Tour Leader to the VP Touring using the [OC Accident Report Form](#) within 12 hours of the accident. The VP Touring will review the report, revise as required and forward it to the Provincial Cycling Association within 48 hours of the accident.
20. Non-club and non-OC members wishing to try out a club ride must contact the VP Touring or the President at least two days before their intended ride on the Events Calendar. If accepted the try-out rider must download, sign and bring both the [OC](#) and [BCC waiver](#) forms to give to the tour leader of the ride.
21. Members of other OC club wishing to come out for a single ride must present themselves to the tour leader at the beginning of the ride and bring the signed BCC waiver and proof of OC Club membership.
22. INSURANCE

BCC 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 BCC is conditional upon all members purchasing an Ontario Cycling 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.