



# London Cycling Club

# Risk Management

# Plan



2018  
[www.londoncyclingclub.ca](http://www.londoncyclingclub.ca)



# London Cycling Club 2018 Risk Management Plan

Introduction .....	3
Definitions .....	3
Standards of Care .....	3
Risk Management .....	4
General .....	4
Safety and Equipment .....	4
Ride Coordinators .....	4
Group Leaders .....	5
Rides .....	5
Ride Cancellation .....	5
Leaving a Ride .....	6
Accidents / Incidents .....	6
Visiting Riders .....	6
Skills Development .....	6



# London Cycling Club 2018 Risk Management Plan

## Introduction

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

Each LCC member shall read and become familiar with the LCC Members' Handbook, Bylaws and Policies Manual, and this Risk Management Plan which is appended thereto and shall acknowledge that they have done so. These documents are available electronically on the LCC website at <http://www.londoncyclingclub.ca/>. Additional information regarding LCC rules and programs can be found on the LCC website.

## Definitions

**LCC Rides** are rides formally organized by the LCC and as identified/listed on the LCC website. Rides not identified on the LCC website are not LCC rides.

**LCC Insurance** as a condition of membership in LCC, each member of the LCC annually purchases General Liability and Sport Injury Insurance coverage through the Ontario Cycling Association (OCA).

- General Liability and Sport Injury Insurance is designed to protect a person (member) or any other entity (including without limitation the OCA, the LCC, or 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.
- LCC members should familiarize themselves with the terms of the insurance coverage. The coverage details may be accessed through the OCA website at <http://www.ontariocycling.org> and also at the Cycling Canada insurance program official website at [www.cyclinginsurance.ca](http://www.cyclinginsurance.ca)
- When joining the LCC through online registration and the CCN website, each LCC member acknowledges and agrees to the terms of the insurance waiver listed there. Membership is not assigned or granted until an acknowledgement of the acceptance of all terms of the waiver has been received by CCN and confirmed by CCN to the LCC.

## Standards of Care

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

- CCA and OCA rules and regulations as they pertain to the LCC club
- Ontario Highway Traffic Act — While on LCC Rides, all LCC members must adhere to and obey all Rules of the Road as per the [Ontario Highway Traffic Act](#),



# London Cycling Club 2018 Risk Management Plan

## **Risk Management**

### ***General***

- All members of the LCC are responsible for bringing forward to the LCC Board any safety issues related to LCC Rides that present themselves throughout the riding season.
- While on LCC Rides, all LCC members must know, adhere to, and obey all Rules of the Road as per the [Ontario Highway Traffic Act](#). Members must familiarize themselves with the Rules of the Road prior to joining the LCC and periodically as needed.
- Any LCC member on an LCC Ride should immediately advise the ride coordinator(s) / group leader 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 LCC Rides must sign in on the membership roll provided for that purpose, prior to each ride. If an ineligible rider insists on participating even after being asked not to, then the LCC Ride may proceed, however, the ride coordinator or group leader shall advise the ineligible rider, with a witness present, that he or she is ineligible and is not covered by any LCC insurance and is responsible for all his / her actions.
- Each LCC Ride participant will conduct her/himself in a responsible manner and remains liable for his/her own actions.

### ***Safety and Equipment***

- Only human-powered bicycles are allowed on LCC rides. No E-bikes (or variations thereof) are allowed.
- Aerobars, kickstands, headphones and earphones are not allowed on LCC rides.
- LCC members are responsible for ensuring that their bicycle is in good working order before attending each LCC Ride.
- Helmets must be worn at all times on all LCC Rides. No person shall participate in an LCC Ride without a suitable helmet.
- Other protective equipment is strongly encouraged (e.g., gloves, eye wear).
- LCC members participating in any LCC Ride are urged to carry their own cell phones on LCC Rides. Riders should immediately call 911 in the event of an emergency.

### ***Ride Coordinators***

- A ride coordinator may be designated in advance by the LCC Board for each LCC Ride or may be appointed at the starting location by the LCC President, any designated ride coordinator, or delegate.
- At the starting location for every LCC Ride, a ride coordinator will identify himself / herself to the group so that everyone is aware of the person who is coordinating the ride.
- The ride coordinator, at sign in, may describe the general ride route and may provide a brief safety tip at the commencement of the ride.



# London Cycling Club

## 2018 Risk Management Plan

- The ride coordinator(s) has the final decision on all matters pertaining to the LCC Ride and all participants must respect his/her decisions.

### **Group Leaders**

- Group leaders are generally experienced members of the Club who may assist on individual LCC group rides.
- The group leader works to keep the groups to a safe size and moving effectively.
- Group leaders may also provide other members with useful tips and advice if / where appropriate.
- LCC rides can still occur without an official group leader. All members are expected to adhere to the information outlined in this Risk Management Plan and the Members Handbook, and by default, all members should be prepared to show leadership skills in the group they ride in – the safety of all members is dependent on everyone sharing responsibility for safety and courteous riding.

### **Rides**

- LCC Rides will be planned to use less-traveled roads where possible and practical.
- When a large number of riders come out for any given LCC Ride, the ride coordinator will encourage the riders to break into and maintain smaller groups. A group of 8-12 riders is a reasonable group size.
- Groups of riders should be at least 200 metres apart on the road to allow other vehicles to pass safely in two maneuvers. On a bicycle, 200 metres is 25-30 seconds from the back of the first group to the front of the following group.
- LCC members are responsible for ensuring they are sufficiently fit for their desired activity.
- LCC members are responsible for bringing sufficient liquids and food, as required, for each LCC Ride, as well as appropriate tools/spare tubes, etc.
- LCC members are not to be under the influence of any drug or beverage product that could impair their riding skills or judgment while on an LCC Ride.

### **Ride Cancellation**

- The LCC uses [The Weather Network - London](#) to determine whether the weather is suitable for riding. LCC rides are cancelled under the following conditions:
  - The probability of precipitation is 70% or greater;
  - If lightning is present at the start location;
  - If a Severe Weather Warning is called for at the start location and the ride destination.
- Each of these conditions is for the start time of the ride. If the conditions are scheduled to change a half hour later, the ride is still cancelled. Members typically will not be notified if the ride is cancelled, and are advised to follow the guidelines above.
- If riders are participating in any LCC Ride when lightning is sighted or thunder is heard, riders are urged to find immediate shelter.



# London Cycling Club

## 2018 Risk Management Plan

### ***Leaving a Ride***

- Riders must not be left behind during an LCC Ride unless they first confirm with the ride coordinator(s) / group leader, or if there is no ride coordinator / group leader in their particular group, fellow participants that they are detaching from the group.
- All members of the LCC Ride are responsible for ensuring they properly notify the ride coordinator(s) if they are detaching from the group.

### ***Accidents / Incidents***

- Any and every accident or incident, including suspected concussions on an LCC Ride requires an [OCA Incident Report](#) to be filled out, by either the person in the accident or a witness. Those reports are to be emailed to [londoncyclingclubinfo@gmail.com](mailto:londoncyclingclubinfo@gmail.com) as soon as possible for OCA insurance coverage purposes.

### ***Visiting Riders***

- For non-LCC riders wishing to participate in an LCC Ride due to OCA requirements, production of a valid, current OCA card and photo ID is required along with the execution and delivery of a waiver to the ride coordinator prior to participating in any LCC Ride.

### ***Skills Development***

- The LCC encourages all riders to be comfortable and proficient with group riding before joining an LCC ride.
- To support rider skills development, the LCC may periodically hold skills development programs for road riding and encourages all LCC members to attend these programs and/or other cycling skills courses.
- New or novice members are encouraged to participate in any skills development programs offered by the LCC before participating.