

Energy Cycling Club Inc. (ECC)

Risk Management Plan

Preamble

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

Each ECC member shall receive a copy, electronic or otherwise of this Risk Management Plan. Any questions should be directed to the Board of Directors.

Definitions

ECC Rides means rides formally (sanctioned) organized by the ECC and as described on the ECC web site. Rides listed on the ECC Facebook site are not sanctioned ECC rides.

Trails mean the gravel and mountain bike trails in the Regional Municipality of Niagara.

ECC Incorporation

- As of the creation of this plan, ECC is incorporated.

ECC Insurance

- ECC 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 ECC 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.

ECC must receive signed insurance waivers from each ECC member; membership is not assigned or granted until a signed waiver is received by the ECC.

Standards of Care

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

- UCI, CCA, OC rules and regulations as they pertain to Club Rides.
- Ontario Highway Traffic Act, while on ECC Rides, all ECC 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: <https://www.ontario.ca/laws/statute/90h08>
- Bicycle Safety information is available here: <http://www.mto.gov.on.ca/english/safety/bicycle-safety.shtml>
- ECC Policies and Procedures, this information is available here: <https://www.energycyclingclub.ca/>

Risk Management

General:

- All members of the ECC are responsible for bringing forward to the ECC Board any safety issues related to ECC Rides which present themselves throughout the riding season.
- While on ECC Rides, all ECC members must adhere to and obey all rules of the road as per the Ontario Highway Traffic Act.
- Any ECC member on an ECC 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.
- Any ECC member should withdraw from the ride if they feel unsafe.
- All participants of ECC Rides must provide proof of membership in good standing prior to each ride, if requested by the Ride Leader(s). If an ineligible rider insists on participating even after being asked not to, then the ECC Ride may proceed, however, the Ride Leader(s) shall advise the ineligible rider, with a witness present; that they are ineligible and are not covered by any ECC insurance and are responsible for all their actions.
- Each ECC Ride participant will conduct themselves in a responsible manner and retains liability for their own actions.

Ride Coordinators

- The Ride Leader(s) will identify themselves to the group so that everyone is aware of whom is coordinating the ride. The Ride Leader(s) may describe the general ride route, and may provide a brief safety tip at the commencement of the ride. Each individual group on an ECC Ride shall have a Ride Leader(s).
- The Ride Leader(s) have the final decision on all matters pertaining to the ECC Ride and their decisions must be respected by all participants. The Ride Leader(s) may appoint a designate should the Ride Leader(s) be unable to attend an ECC Ride.
- Ride Leader(s) will carry cell phones for emergency use on all ECC Rides and, from time to time, will remind riders to carry their own cell phones on ECC Rides. Riders should immediately call 911 in the event of an emergency.

Rides

- ECC Rides on roads will be planned to use lesser-traveled roads where possible and practical.
- ECC 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 ECC ride, the riders will be encouraged by the Ride Leader(s) 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 maneuvers.
- Riders must not be left behind during an ECC Ride unless they first confirm with the Ride Leader(s) that they are detaching from the group; all members of the ECC Ride are responsible for ensuring they properly notify the Ride Leader(s) if they are detaching from the group.
- ECC members are responsible for ensuring that their bicycle is in good working order before attending each ECC Ride.
- Bicycle helmets must be worn at all times while participating in any ECC ride and other protective equipment is strongly encouraged (e.g., gloves, eye wear).
- Front and rear lights are required during any ECC 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.

- ECC members are responsible for ensuring they are sufficiently fit for their desired activity. •
ECC members are responsible for bringing sufficient liquids and food, as required, for each ECC Ride, as well as appropriate tools, spare tubes, etc.
ECC members are not to be under the influence of any drug or beverage product that could impair their riding judgment while on an ECC Ride.
- Any and every accident on an ECC Ride shall be immediately reported to ECC Board member(s) to be reported to the Ontario Cycling (OC) through the proper reporting procedures and forms provided by the OC. The list of Board members can be found on the ECC web site.
- For non-ECC riders wishing to try out an ECC Ride, ECC waiver forms shall be available at the beginning of each ECC Ride, and the individual(s) will be required to complete, sign, and return the waiver to the Ride Leader(s) prior to participating in the ECC Ride.

Skills Development

- The ECC encourages all riders to be comfortable and proficient with group riding before joining an ECC ride.
- To support rider skills development, the ECC will periodically hold skills development programs for road riding and/or mountain biking and encourages all ECC 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 ECC rides. This applies for both road and off-road ECC rides.
- New or novice member are encouraged to participate in the Learn to Ride programs offered by the ECC before participating in more challenging or technically advanced rides.

Review and Approval

This policy is reviewed annually.

Reviewed & Adopted April 22, 2024

Established: February 19, 2017

