

## **Morning Glory Cycling Club**

### **2014 Risk Management Plan**

#### **Preamble**

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

Each MGCC member shall view an online copy of this Risk Management Plan at <http://www.mgridetoronto.com> Additional information regarding MGCC rules and programs can also be found on the MGCC website (see Ride Etiquette Guidelines for the MGCC)

#### **Definitions**

*MGCC Rides* means rides formally organized by the MGCC and as described on the MGCC website. Rides not listed on the MGCC website are not MGCC rides.

#### **MGCC Incorporation**

- The MGCC was incorporated in August of 2013.

#### **MGCC Insurance**

- Through the member registration process, each member purchases General Liability Insurance coverage through the Ontario Cycling Association (OCA). 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. MGCC members should familiarize themselves with the terms of the insurance coverage. The coverage details may be accessed at <http://www.cyclinginsurance.ca/>

The MGCC must receive signed insurance waivers from each MGCC member; membership is not assigned or granted until a signed waiver is received by the MGCC. This is part of the online member registration process.

#### **Standards of Care**

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

- UCI, CCA, OCA rules and regulations as they pertain to Club Rides.
- Ontario Highway Traffic Act  
While on MGCC Rides, all MGCC 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: [http://www.e-laws.gov.on.ca/html/statutes/english/elaws\\_statutes\\_90h08\\_e.htm](http://www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_90h08_e.htm)

## **Risk Management**

### **General:**

- All members of the MGCC are responsible for bringing forward to the MGCC Board any safety issues related to MGCC Rides which present themselves throughout the riding season.
- While on MGCC Rides, all MGCC members must adhere to and obey all rules of the road as per the Ontario Highway Traffic Act.
- Any MGCC member on a MGCC Ride should immediately advise the ride marshal(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 MGCC Rides must provide proof of membership in good standing prior to each ride, if requested by the ride marshal.
- Each MGCC Ride participant will conduct themselves in a responsible manner and retains liability for their own actions.

### **Ride Marshals/Coordinators**

- A ride marshal(s) may be appointed by the MGCC Board for each MGCC Ride. The ride marshal 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 MGCC Ride may or may not have a marshal/coordinator.
- The ride marshal (s) has the final decision on all matters pertaining to the MGCC Ride and his/her decisions must be respected by all participants
- Ride marshal (s) will carry a cell phone for emergency use on all MGCC Rides. MGCC members are encouraged to carry their own cell phones on MGCC Rides. Riders should immediately call 911 in the event of an emergency.
- If no ride Marshal is present, members should continue to follow the Risk Management Plan and Ride Policies accordingly.

## **Rides**

MGCC Rides on roads will be planned to use lesser- traveled roads where possible and practical.

- MGCC 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 MGCC Ride, the riders will be encouraged by the ride coordinator to break into smaller groups. 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 a MGCC Ride unless they first confirm with the ride marshal(s) that they are detaching from the group; all members of the MGCC Ride are responsible for ensuring they properly notify the ride marshal(s) if they are detaching from the group.
- MGCC members are responsible for ensuring that their bicycle is in good working order before attending each MGCC Ride.
- Bicycle helmets must be worn at all times while participating in any MGCC ride and other protective equipment is strongly encouraged (e.g., gloves, eye wear).
- While trail riding all riders must be courteous and considerate of other trail users and the trail system.
- MGCC members are responsible for ensuring they are sufficiently fit for their desired activity.
- MGCC members are responsible for bringing sufficient liquids and food, as required, for each MGCC Ride, as well as appropriate tools/ spare tubes, etc.
- MGCC members are not to be under the influence of any drug or beverage product that could impair their riding judgment while on a MGCC Ride.
- Any and every accident on a MGCC Ride shall be immediately reported to a MGCC Board member to be reported to the Ontario Cycling Association (OCA) through the proper reporting procedures and forms provided by the OCA. The list of Board members can be found on the MGCC website.

## **Skills Development**

- The MGCC encourages all riders to be comfortable and proficient with group riding before joining a MGCC ride.
- To support rider skills development, the MGCC will periodically hold skills development programs for road riding and encourages all MGCC 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 MGCC rides. This applies for both road and off-road MGCC rides.