



OSCC RISK MANAGEMENT PLAN



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

This Risk Management Plan (RMP) will be reviewed by the Board each year at the time of club affiliation and amended as necessary before submission to the Ontario Cycling (OC) as part of the club affiliation protocol. The updated document will be posted on the OSCC website and all OSCC members will be notified electronically to review the RMP and any related club policies such as Ride Guidelines.

Definitions

OSCC rides mean rides formally organized by the OSCC and as described on the OSCC website.

OSCC Incorporation: The OSCC was incorporated on April 23, 1990.

OSCC Insurance

OSCC 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 OSCC 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.

All OSCC members must be members of the Ontario Cycling (OC). The online registration process ensures that the member has digitally signed a waiver.

Standards of Care

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

- UCI, CCA, CC rules and regulations as they pertain to OSCC Rides,
- Provincial Highway Traffic Acts across Canada while on OSCC Rides, all OSCC members must adhere to and obey all rules of the road as per the Provincial Highway Traffic Act.
- Most OSCC rides take place within Ontario and the Ontario Provincial Highway Traffic Act will apply to all OSCC rides within Ontario. The Ontario Highway Traffic Act is available here: <https://www.ontario.ca/laws/statute/90h08> . On occasion, local by-laws may also apply and must be adhered to.

Ride Management

General:

- All members of the OSCC are responsible for bringing forward to the OSCC Board any safety issues related to OSCC Rides which present themselves throughout the riding season.
- While on OSCC Rides, all OSCC members must adhere to and obey all rules of the road as per the relevant Provincial Highway Traffic Act (Ontario PHTA for OSCC rides in Ontario).
- Any OSCC member on an OSCC 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 the OSCC 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 OSCC Ride may proceed, however, the Ride Leader shall advise the ineligible rider, with a witness present, that he or she is ineligible and is not covered by any OSCC insurance and is responsible for all his/her actions.
- Each OSCC Ride participant will conduct themselves in a responsible manner and retains liability for their own actions.

Safety:

- Helmets MUST be worn at all times while riding on a bicycle during OSCC activities.
- Ear “buds”, headphones, hands free phones, portable sound systems etc. are NOT permitted on any club rides including time trials.
- Working front and rear lights are STRONGLY encouraged on all bicycles.
- Brightly coloured clothing is recommended – being visible to drivers and other cyclists means improved rider safety.
- Group rides - are all about safety, trust and etiquette. Riding with aero bars in a pack is dangerous. There is less stability and ability to react to changes in the pack, road conditions, hazards and pace. Hands must be close to controls... specifically brakes. There are reasons triathlons and time trials are individual events and do not allow drafting. So, bring a road bike and enjoy the group tactics and draft. Remove clip on aero bars before joining a club ride.
- Time Trials - Tri and TT bikes are permitted. You may use aerobars and/or extensions in time trials.

Ride Captains and Leaders:

- A ride captain will be appointed by the OSCC Board for each OSCC ride. Ride leaders will also be identified and will follow the direction of the ride captain.
- The ride captain will identify himself/herself along with any ride leaders to the group, make everyone aware that they are coordinating the ride and advise participants that it is an OSCC ride.
- Ride captain and leaders will carry cell phones for emergency use on all OSCC rides that they are responsible for and will, from time to time, remind riders to carry their own cell phones on OSCC rides. Riders should immediately call 911 in the event of an emergency.
- Ride captain and leaders will ensure a minimal first aid kit is present on each ride and ride captains and leaders are encouraged to maintain up to date CPR/first aid training.
- The ride captain or designate may describe the general ride route (including defining regrouping points and turning directions at major intersections) and may provide a brief safety tip at the commencement of the ride.
- When an OSCC ride is broken up into smaller groups by the ride captain (for safety purposes), each individual group may have a designated ride leader.
- The ride captain and ride leader(s) have the final decision on all matters pertaining to the OSCC ride they are leading, and his/her decisions must be respected by all participants.
- The ride coordinator may appoint a designate should the ride captain be unable to attend an OSCC ride.

Ride Participants:

- OSCC members are responsible for ensuring that their bicycle is in good working order before attending each OSCC ride.
- Bicycle helmets must be worn at all times while participating in any OSCC ride and other protective equipment is strongly encouraged (e.g. gloves, eye wear).
- Front and rear lights are required during any OSCC 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.
- OSCC members are responsible for ensuring they are sufficiently fit for their desired activity based on the ride description on the OSCC website.
- OSCC members are responsible for bringing sufficient liquids and food, as required, for each OSCC ride, as well as appropriate tools, spare tubes, etc.
- OSCC members must not be under the influence of any drug or beverage product that could impair their riding judgment while on an OSCC ride.
- OSCC members are responsible to ensure that their bicycles and riding practices are in accordance with the Ontario Highway Traffic Act

Rides:

- OSCC rides on roads will be planned to use lesser-travelled roads and roads with paved shoulders/bike lanes where possible and practical.
- OSCC rides will proceed or be cancelled based on prescribed weather guidelines to be published. Where questionable weather develops during a ride, the ride route may be modified by the ride captain (leader) to immediately return to the ride starting point.
- Riders must sign up on the OSCC ride sign up sheets to participate in a ride. If a rider shows up at a ride, based on numbers or ride leaders present, the rider may be refused the opportunity to ride by the ride captain.
- When there is a large group, the group will be divided into smaller groups based on targeted pace or other agreed upon criteria. Groups will be spaced by at least 100 meters on the road for safety.
- Riders must not be left behind during an OSCC ride unless they first confirm with the ride leader(s) that they are detaching from the group; all members of the OSCC ride are responsible for ensuring they properly notify the ride leader(s) if they are detaching from the group.
- Every accident occurring during an OSCC ride must be reported immediately to the OSCC ride coordinator. The OC sport injury report form will be completed upon the direction of the ride coordinator and OC required procedure followed. Sport Injury Report Form (Direct Link) - https://docs.google.com/forms/d/e/1FAIpQLSeq_A_6EJoyfddRtrmuWE4PXCpKArTQkzu4MjhMQeAkZJAByw/viewform?usp=header
- OC members, not carrying OSCC membership, may join a ride but must show proof of

OC membership.

- The OSCC may offer the OC Club Try-out program for non-OC/OSCC members free of charge. The OSCC may (from time to time) schedule and announce designated Try-out program dates where an individual can join a ride. Prior notification is required, and registration and waiver completion will be required prior to participation in accordance with OC guidelines.

Skills Development:

- The OSCC encourages all riders to be comfortable and somewhat proficient with group riding prior to joining an OSCCride.
- To support rider skills development, the OSCC may periodically hold skills development sessions for various types of cycling based on member interest.

Pandemic Risk Management Measures and Protocols for OSCC Activities:

All OSCC members must follow all current provincial and local health unit regulations. These may include the following.

- A participant displaying any identified symptoms should not participate in any club activity. As appropriate, at the time, the ride captain/leader must conduct a screening of participants. e.g. using a written (including online) or verbal questionnaire.
- The OSCC is responsible for ensuring the club or team risk management plan related to pandemic protocols (Safety Plan) is followed and made available to all participants. Access to it during the activity will also be available where possible.
- Riders should avoid spitting, clearing nose or being “moist” within pace lines except in the rear position, at all times.
- Ride groups will be no larger than prescribed by the OC or authority having jurisdiction. To manage this the OSCC will use an on-line registration utility to allow the ride captain/leader(s) to know in advance that a ride must be split into smaller groups. These groups shall meet distanced from each other and stagger their start times.
- Riders should not share water bottles.
- Time Trials: Unless the Ontario pandemic rules specify otherwise, the following procedure is to be adhered to.
 - Riders will start in an order that avoids overtaking. That is, those expected to be the slowest should be started last. The on-line registration utility will assist with this.

Note that local, provincial and OC guidelines and regulations may change over the course of the 2025 season. All current regulations will be adhered to.

2026 v1