

RISK MANAGEMENT PLAN

GENERAL

These policies are to be practiced by all **FULL THROTTLE CYCLING CLUB** members, and any permitted visiting riders as permitted by Ontario Cycling Association rules, during every **FULL THROTTLE CYCLING CLUB** ride.

Each **FULL THROTTLE CYCLING CLUB** member shall receive a copy, electronic or otherwise of this Risk Management Plan and a copy shall be available on the **FULL THROTTLE CYCLING CLUB** website at: <http://www.fullthrottlecycling.ca>

Additional information regarding **FULL THROTTLE CYCLING CLUB** rules can also be found on the **FULL THROTTLE CYCLING CLUB** website.

FULL THROTTLE CYCLING CLUB rides means rides formally organized by **FULL THROTTLE CYCLING CLUB** and as described on the **FULL THROTTLE CYCLING CLUB** website.

Rides not listed on the **FULL THROTTLE CYCLING CLUB** website are not **FULL THROTTLE CYCLING CLUB** rides.

FULL THROTTLE CYCLING CLUB is a non-incorporated not for profit cycling club.

FULL THROTTLE CYCLING CLUB 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. **FULL THROTTLE CYCLING CLUB** members should familiarize themselves with the terms of the insurance coverage. The coverage details may be accessed at <http://www.cyclingcanada.ca>

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

STANDARDS OF CARE

This Risk Management Plan and all **FULL THROTTLE CYCLING CLUB** 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 **FULL THROTTLE CYCLING CLUB** Rides, all **FULL THROTTLE CYCLING CLUB** 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 at http://www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_90h08_e.htm

Risk Management

General:

- All members of the **FULL THROTTLE CYCLING CLUB** are responsible for bringing forward to the **FULL THROTTLE CYCLING CLUB** Executive Committee any safety issues related to **FULL THROTTLE CYCLING CLUB** rides which present themselves throughout the riding season.
- While on **FULL THROTTLE CYCLING CLUB** rides, all **FULL THROTTLE CYCLING CLUB** members must adhere to and obey all rules of the road as per the Ontario Highway Traffic Act.
- Any **FULL THROTTLE CYCLING CLUB** member on a **FULL THROTTLE CYCLING CLUB** ride should immediately advise the ride 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 **FULL THROTTLE CYCLING CLUB** rides must provide proof of membership in good standing prior to each ride, if requested by the ride leader.
- Each **FULL THROTTLE CYCLING CLUB** ride participant will conduct themselves in a responsible manner and retains liability for their own actions.
- All participants of **FULL THROTTLE CYCLING CLUB** rides must wear a road cycling helmet no older than 2014.
- All participants of **FULL THROTTLE CYCLING CLUB** rides must have road bicycles in good standing mechanical order, properly tuned, free of rust.

- All participants of the **FULL THROTTLE CYCLING CLUB** must have their tires properly inflated to the standard indicated on the tire sidewall.
- No participant of the **FULL THROTTLE CYCLING CLUB** rides may ride on a TT, Triathlon bike, or any bike with solely aero dynamic handlebars.
- All participants of the **FULL THROTTLE CYCLING CLUB** rides must carry a cellphone and photo id.
- Each **FULL THROTTLE CYCLING CLUB** ride participant will conduct themselves in a responsible manner and retains liability for their own actions.

Ride Leaders

A ride leader may be appointed by the **FULL THROTTLE CYCLING CLUB** Executive Committee for each **FULL THROTTLE CYCLING CLUB** ride. The ride leader will identify himself/herself to the group so that everyone is aware of who is coordinating the ride.

The ride leader may describe the general ride route, and may provide a brief safety tip at the commencement of the ride. Each individual group on a **FULL THROTTLE CYCLING CLUB** ride may or may not have a leader.

The ride leader has the final decision on all matters pertaining to the **FULL THROTTLE CYCLING CLUB** ride and his/her decisions must be respected by all participants. Ride leaders will carry a cell phone for emergency use on all **FULL THROTTLE CYCLING CLUB** rides. **FULL THROTTLE CYCLING CLUB** members are encouraged to carry their own cell phones on **FULL THROTTLE CYCLING CLUB** rides. Riders should immediately call 911 in the event of an emergency.

If no ride leader is present, members should continue to follow the Risk Management Plan and Ride Policies accordingly.

Rides

FULL THROTTLE CYCLING CLUB rides will be planned on lesser-traveled roads where possible and practical, and all rides will have a predetermined route mapped out for members to access prior to any rides.

- **FULL THROTTLE CYCLING CLUB** 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 **FULL THROTTLE CYCLING CLUB** ride, the riders will be encouraged by the ride leader to break into smaller groups. A size of 6-16 is a reasonable group. 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 **FULL THROTTLE CYCLING CLUB** ride unless they first confirm with the ride leader that they are detaching from the group; all members of the **FULL THROTTLE CYCLING CLUB** ride are responsible for ensuring they properly notify the ride leader if they are detaching from the group.
- **FULL THROTTLE CYCLING CLUB** members are responsible for ensuring that their bicycle is in good working order before attending each **FULL THROTTLE CYCLING CLUB** ride.
- No participant of a **FULL THROTTLE CYCLING CLUB** ride may ride on a TT, Triathlon bike, or any bike with solely aero dynamic handlebars.
- Bicycle helmets must be worn at all times while participating in any **FULL THROTTLE CYCLING CLUB** ride and other protective equipment is strongly encouraged (e.g., gloves, eye wear etc.).
- **FULL THROTTLE CYCLING CLUB** members are responsible for ensuring they are sufficiently fit for their desired activity.
- **FULL THROTTLE CYCLING CLUB** members are responsible for bringing sufficient liquids and food, as required, for each **FULL THROTTLE CYCLING CLUB** ride, as well as appropriate tools/ spare tubes, repair kits etc.
- **FULL THROTTLE CYCLING CLUB** members must not to be under the influence of any drug or beverage product that could impair their riding judgment while on a **FULL THROTTLE CYCLING CLUB** ride.
- Any and every accident on a **FULL THROTTLE CYCLING CLUB** ride shall be immediately reported to a **FULL THROTTLE CYCLING CLUB** Executive Committee member to be reported to the Ontario Cycling Association (OCA) through the proper reporting procedures and forms provided by the OCA. The list of Executive Committee members can be found on the **FULL THROTTLE CYCLING CLUB** website