**Milton Bicycle Club—Risk Management Plan**

**Preface**

Milton Bicycle Club (MBC) has complied this Risk Management Plan document for all members of MC—it outlines safe riding practices on the road and trail in an effort to reduce potential risks associated with cycling activities. All members of MC must abide by these policies and practice safe riding etiquette. Following these rules is the shared responsibility of all members of MC in an effort to make every ride as safe as possible.

**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. MC members must familiarize themselves with the terms of the insurance coverage.

**Definitions**

MBC ride—Formalized rides announced to all members from official club communiqué (website/mailing list). Any ride initiated outside communication channels is **NOT** an MBC ride.

Ride leader—The ride leader is an MC member who plans and volunteers to lead the ride through a predefined route.

**General Rules**

* All members recognize that cycling can be a dangerous activity
* All members will conduct themselves responsibly and retain liability for their own actions
* All members will wear a helmet at all times when riding
* All members will ensure their bikes are in safe and working order
* All members should make an effort to carry their own mobile phone—riders should dial 911 in the case of an emergency
* All members on the road will adhere to local traffic laws and ride in compliance with the [Ontario High Traffic Act](http://www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_90h08_e.htm) (HTA)
* All members on the trail will abide by the [Rules of the Trail](http://www.imbacanada.com/rules-trail) outlined by IMBA Canada
* Rides not issued by official club communiqué are not MBC rides
* Members disobeying the rules outlined in this document may be asked to terminate their membership
* All members are required to read and familiarize themselves with this Risk Management Plan on an annual basis—by joining the club and signing the OCA waiver, members are also agreeing to abide by the rules outlined in this document
* This document will be reviewed on an annual basis by a member on the MC board

**Ride Leaders**

* A ride leader will be appointed prior to all MC rides and will be responsible for the planning and distributing the route to MC members
* The ride leader is responsible for ensuring the route takes place on roads that are safe, and to make it available to members prior to the ride
* The ride leader will carry a fully charged mobile phone in case of an emergency
* The ride leader is responsible for making decisions on all matters regarding the ride and they are to be respected by all participants
* In the event the ride leader is unable to attend, it is their responsibility to appoint a replacement leader
* The ride leader will provide a brief safety reminder to the group prior to the start of the ride
* The ride leader will be responsible for breaking down large groups into smaller groups (6-12 riders) and appointing experienced leaders within each group
* The ride leader will conduct periodic headcounts before, during and after the ride to ensure all participants are present

**Rides**

* All members will use front and rear lights when riding before sunrise or after sunset. Lights must turned on 30 minutes before sunset and remain on 30 minutes after sunrise
* All members will carry basic repair tools (pump, spare tube, multi-tool and tire levers)
* All members are responsible for bringing sufficient hydration/food for the duration of the ride
* All members are responsible for ensuring they are sufficiently fit for the planned ride(distance, pace, geography)
* Riders must not be left behind during MC rides—any rider who wishes to detach and leave the ride **must** notify the ride leader prior to doing so
* Any member riding unsafe or not adhering to the rules outlined in this document should be reported to the ride leader
* Any MC member who feels unsafe within an MC ride should withdraw from the ride and subsequently bring issues forward to the MC Board
* All members are not to be under the influence of any drug or alcohol that can impair their judgment during an MC ride
* No aero/TT bars are permitted to be used on MC rides
* Headphones or ear-buds are not permitted on MC rides
* All accidents on MC rides must be reported to a board member
* Unless specified, MC rides will be “all-together”, meaning the group will wait for slower riders—a ride may be designated NOT all-together (also known as a “drop ride”) prior to its outset at the ride leader’s discretion
* Rides will be cancelled in the presence of lightning or any turbulent weather condition deemed unsafe by the ride leader
* Rides will have no more then 12 riders in a group. In the event there are more then 12 riders departing there will be a split in the departure time of each group. Riders of common abilities will be grouped together with the faster group leaving first. Followed by the subsequent slower groups.
* In the event that 2 groups collect on the road, then the following group will allow for space and time before resuming.

**On the road**

* Riders must obey all road signs, traffic lights, yield the right of way, and additional rules of the road outlined in the Ontario [HTA](http://www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_90h08_e.htm)
* Every effort will be made to keep routes on lesser-travelled roads and avoid busy/high-traffic areas
* Riders will ride to the right side of the road whenever possible
* Riders will ride single-file when increased traffic is present
* Riders can ride in a double-file rotating “paceline” on quiet roads with reduced traffic at the discretion of the ride leader

**On the trail**

* Riders must only ride on trails which are open to public use or with written consent of the land-owner
* All riders are responsible for the cost of their trail pass where trail usage fees are applicable
* Riders must yield to riders travelling uphill on narrow sections
* Riders should make themselves known when travelling around blind corners
* Riders should be courteous when approaching other trail users and make themselves known in advance—only pass when it is safe and both parties are aware
* Riders must yield to all other non-motorized trail users
* Use discretion when trails are muddy or in less-than-ideal condition before riding to reduce environmental impact
* Obey trail-closures

**Skills Development**

* MBC encourages members to be comfortable, and proficient with group riding etiquette before joining an MC group ride
* MBC will periodically hold skills development programs for road and mountain biking to help riders learn, gain confidence and build new skills
* MBC members are encouraged to declare their riding and fitness goals so that relevant skills clinics can be planned and in turn raise the quality of riders within the club
* Group rides will be available for new riders on Sunday mornings. Once their skills are recognized as being capable of riding longer rides at faster paces, they will be invited to join the more advanced groups.