



Ottawa Women's Cycling Club Risk Management Plan

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Your health and safety is our top priority. It is up to each of us to ensure Ottawa Women's Cycling Club rides are safe.

This Risk Management Plan details the policies and practices every member of the Ottawa Women's Cycling Club (OWCC) is expected to follow. Doing so will help contribute to a safe, healthy, and enjoyable season of riding.

As a member of the OWCC, you are expected to read this document and abide by its policies, procedures, and guidelines at all times. The safety of our rides and our insurance policy depends on you following the Risk Management Plan.

This guide is posted on the OWCC Facebook page, on our website, and is sent to every team member upon receipt of their team fees and proof of cycling license.

What is an OWCC Ride?

An OWCC ride includes the formally organized rides we hold from April through to September. These rides will be posted in advance on the in the Cycleclub app so riders can review the ride details and confirm their attendance.

OWCC rides that do not have a corresponding event in the Cycleclub app are not sanctioned OWCC rides.

Insurance

OWCC 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 OWCC 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.

OWCC Standards of Care

This Risk Management Plan and all OWCC 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 OWCC rides, all OWCC 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: www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_90h08_e.htm

Please read and follow these OWCC recommendations. Health and safety is our top priority.

- Consider not participating in group activities (club/team) if you: Are considered vulnerable or at higher risk (elderly individuals, immunocompromised persons, individuals suffering from health problems including, but not limited to asthma, chronic bronchitis and other lung diseases, high blood pressure, diabetes, etc.)
- Make sure you have enough snacks/liquid with you
- Do not share food or equipment (including water bottles) to prevent transmission of viruses and bacteria
- Confirm your bike is in good working order and that you are aware of the basic bike maintenance necessities, and are equipped with the appropriate tools prior to an activity
- Consider bringing a fully charged cell phone with you in case of emergencies
- Let your Emergency Contact know the route/time frame of your activity

OWCC Ride Policies - General

- All members of the OWCC are responsible for bringing forward to the team owners any safety issues related to OWCC rides which present themselves throughout the riding season.
- While on OWCC rides, all OWCC members must adhere to and obey all rules of the road as per the Ontario Highway Traffic Act and the Quebec Highway Traffic Act.



- Any OWCC member on an OWCC 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 OWCC rides must provide proof of membership in good standing prior to each ride, if requested by the ride leader and confirm their attendance to the OWCC ride in advance on the OWCC ride Event page.
- Each OWCC ride participant will conduct themselves in a responsible manner and retains liability for their own actions.
- The OWCC does not endorse rides that start or end at locations that sell or serve alcohol. The OWCC does not tolerate tailgating or the consumption of alcohol post-ride in parking lots or other stopping locations. This policy must be strictly adhered to by all OWCC members.

OWCC Ride Policies - Safety

- Helmets must be worn at all times on OWCC activities. OWCC members are expected to operate both competitive and non-competitive events according to their established risk management procedures designed to reduce the possibility of accidents. All participants need to be informed that the ultimate responsibility for safety rests with the individuals.

OWCC Ride Leaders

- A Ride Leader signs up in advance or is appointed by the OWCC club directors for each OWCC ride.
- The Ride Leader must identify themselves to the group so that everyone is aware of who is leading 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 OWCC ride may not have a leader.
- The Ride Leader has the final decision on all matters pertaining to the OWCC ride and their decisions must be respected by all participants. The Ride Leader may appoint a designate should the ride leader be unable to attend an OWCC ride or should the group split into smaller groups.
- If the Ride Leader is not present, and members wish to proceed with the ride, members should continue to follow the Risk Management Plan and Ride Policies accordingly on a ride that is thereby deemed unsanctioned. Alternately, if no Ride Leader is available, the OWCC directors might cancel the ride entirely.
- Ride leader(s) will carry a cell phone for emergency use on all OWCC rides. OWCC members are encouraged to carry their own cell phones on OWCC rides. Riders should immediately call 911 in the event of an emergency.



- The Ride Leader has a list of emergency contacts for every OWCC member on the OWCC ride.
- The Ride Leader may designate a Co-Ride Leader at their discretion.