



# 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 coverage depends on you following the Risk Management Plan and the Ride Guidelines (also found on our website at [ottawawomenscyclingclub.ca](http://ottawawomenscyclingclub.ca)).

## What is an OWCC Ride?

All OWCC sanctioned rides are posted in the CYQL App. Only those individuals with a current OWCC and OCA membership have access to the OWCC CYQL App account. All sanctioned rides have a small black oval icon that says 'Clubride' directly above the date of the ride in the mobile app. A sanctioned ride has been reviewed and approved by the club. These rides will be posted in advance on the CYQL App so riders can review the ride details and confirm their attendance.

There may be other rides or events posted that are not sanctioned by OWCC. For instance there may be events/rides organized by other clubs (i.e. Ride for CHEO or mtn bike rides) listed in the CYQL App that help OWCC members ride together, but ride at their own risk. Be sure to understand the distinction.

## Insurance

OWCC registers annually with the Ontario Cycling Association (OCA), 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 (OC) membership for that cycling season. With an OC membership, a member has access to individual General Liability Insurance coverage and Sport Accident Medical Benefits coverage while participating in sanctioned activities. Members should familiarize themselves with the terms of the insurance coverage, and can obtain more details at the OC website ([ontariocycling.org](http://ontariocycling.org)).

## 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. A summary of bicycle safety in Ontario is available here:
  - <https://www.ontario.ca/page/bicycle-safety>
- The Ontario Highway Traffic Act is available here:  
[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)
- Quebec Highway Safety Code. While on OWCC rides in Quebec, all OWCC members must adhere to and obey all rules of the road as per the Quebec Highway Safety Code. Details are available here:  
<https://www.quebec.ca/en/transport/traffic-road-safety/traffic-rules-tips-various-transportation-modes/traffic-rules-for-bicycles/traffic-rules-for-cyclists>
- It is important to remember that double pacelines are not allowed on Quebec roads.

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

- Consider not participating in group rides 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.), or medical professionals have recommended you not participate in aerobic activities
- Make sure you have enough snacks/liquid with you at all times. For longer rides that require water bottle refilling and refueling, bring a suitable method of payment to purchase additional food and water.
- 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
- Have a plan in place to get home safely if something unforeseen occurs and you are not able to finish the ride
- Ensure your Emergency Contact information is current in the CYQL App before every activity.

## OWCC Ride Policies - General

- All members of the OWCC are responsible for bringing forward to the rides leaders and/or board members 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 Safety Code.
- 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 in the CYQL App.
- Each OWCC ride participant will conduct themselves in a responsible manner and retain liability for their own actions.

## OWCC Ride Policies - Helmets

- Helmets must be worn at all times on OWCC rides.

## OWCC Ride Leaders

- A Ride Leader signs up in advance or is appointed by the OWCC club 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 brief safety tips at the commencement of the ride.
- 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, the ride is cancelled and no longer an officially sanctioned OWCC ride. Riders may choose to continue with the awareness that it is no longer an OWCC ride.
- 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.

## Incident Management

If in doubt, err on the side of caution and call emergency responders at 911 for assistance. The Ride Leader will document and share details of the incident with the OWCC. If follow-up medical attention is required, to access coverage via the OCA, follow the Sport Accident Claims reporting process indicated below. Please keep the OWCC informed in case additional information is required in future.

## Emergency Action Plan

### Minor Injuries or Bike Issues

- ☐ Ensure all riders are safely off road, onto shoulder
- ☐ Administer basic first aid, if necessary
- ☐ Make repairs to affected bicycle, or if bicycle no longer rideable, call rider's emergency contact for ride home
- ☐ Shorten ride if rest of group is feeling shaken up

### Major/serious Injuries

- ☐ Secure the accident scene. Move the affected cyclist(s) out of traffic if safe to do so. Gather the rest of the group off the road
- ☐ Call 911 immediately
- ☐ Provide exact location (use Google Maps or What3Words).
- ☐ Administer first aid (CPR, bleeding control) if trained.
- ☐ Keep the injured person calm and warm until help arrives.
- ☐ Contact the injured rider's emergency contacts

### Traffic Collisions

- ☐ Don't move the injured unless there's immediate danger.
- ☐ Have other cyclists redirect traffic
- ☐ Call emergency services (911) and report:
  - number of cyclist injured
  - location
  - vehicles involved

- ☐ Contact the injured rider's emergency contacts
- ☐ Document the scene (photos, witness info, vehicle plates).
- ☐ If possible, get contact details and insurance details from driver

### Sport Accident Claims

If a member is injured during a sanctioned activity, they may submit a Sport Accident Claim to retrieve some medical costs not covered by OHIP/RAMQ or another medical benefit program the member is already a part of.

Members must first ensure that an **OC Sport Injury Form** has been submitted to Ontario Cycling to open a case file (must be filed within 30 days of incident.) Members have up to 90 days after the incident to file a **Sport Accident Claim Form** with Ontario Cycling. They can contact the office to obtain a Sport Accident Claim Form. After the Sport Injury Form and Sport Accident Claim Form are both completed, the OC will forward them to the insurance broker who will then reach out to the injured member.

#### OC Sport Injury Form:

<https://docs.google.com/forms/d/e/1FAIpQLScMQzVuPB82At7yUWmB8-tu2GVxdEBWPcgeN1wI2WeNssGleA/viewform>

The Ride Leader will review any incidents that occurred during the ride with the OWCC board and take actions to prevent future incidents when and where appropriate.