



Toronto Chinese Road Bike Club – Club Risk Management Plan

Reduce the risks where possible and understand and plan for those risks that are known.

Ensure that all club members are provided with a copy of the risk management plan.

Risk Management

- Bike helmets must be worn at all times while participating in any club ride
- Other protective equipment is strongly encouraged (gloves, eye wear)
- All club rides must adhere to and obey to the Provincial Highway Traffic Act, local area Bylaws and any park/venue rules.
- Club members will be provided with a “Group-Ride Etiquette” guide outlining typical rules of the group ride
- Standard communication terms and general safety tips
- Lights are required during any ride
- While trail riding all riders must be courteous and considerate of both other rides and the trail systems
- Club members are responsible for ensuring that their bicycle is in good working order before attending each group ride
- Club members are responsible for ensuring they are sufficiently fit for their desired activity
- Club members are responsible for bringing sufficient liquids and nutrition, as required, for each group ride
- Prior to each group ride a route will be established and unless road conditions or other unforeseen circumstances arise there will be no deviation
- Ensure at least one member of the group is carrying a cell phone for emergency use
- Group ride will not run in rain or extreme weather (heat or cold)
- Any and every accident shall be reported to the club board members to be reported to the OCA following the required protocol provided by the OCA
- All participants of the group rides must provide proof of membership in good standing prior to each ride

Potential Risks

Risk:	Club member does not understand the risks and obligations of the club RMP.
Action:	All members will be provided with an electronic copy of both the clubs RMP and “Group-Ride Etiquette” documents.



Risk:	An individual who is not a member in good standing wishes to participate in a club event.
Action:	Extra club waiver forms will be available at the beginning of each event, the individual will be required to complete and sign the waiver prior to participating in the event with the understanding that payment for the membership will be remitted in a timely manner.

Risk	Member skills are low and present safety risk.
Action:	The focus of the first few group rides, as required, will be towards skill development and practice of proper group etiquette as outlined in the club document. If necessary individuals who require additional attention will be provide with direction in a controlled environment

Risk	Member of different abilities becomes separated during a group ride.
Action:	Group leaders will identify those riders who have split from the group and will ensure the group waits for the slower individuals. Depending on the size of the group and the resulting split two groups may be created each with separate leaders. When possible multiple leaders in the group will have radio communication if the group is large.

Risk	Member may experience a mechanical or health issue.
Action:	At least two members (one with a cell phone) of the group must remain with the troubled rider until the situation is resolved. The remaining group will continue on the predetermined route and wait at the next safest place for the lagging members to rejoin the group.

Risk	Member experiences nutrition issues
Action:	All riders are responsible for being properly equipped with liquid and food for the upcoming ride. All members of the group are responsible for looking out for each other,



	where possible liquids and snacks should be shared to ensure all riders are properly fueled to complete the ride.
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Insurance

Membership registration includes both TCRBC club fee and Ontario Cycling Association (OCA) registration/insurance fee.

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. Members should familiarize themselves with the terms of the insurance coverage. The coverage details may be accessed through the OCA website.

TCRBC must receive signed insurance waivers from each member; membership is not assigned or granted until a signed waiver is received.