

MCC Risk Management Plan

Last update March 2024

Preamble

Cycling can be a dangerous activity. The Mountainview Cycling Club (MCC) has developed this Risk Management Plan to document how MCC rides are to be managed to reduce risks associated with cycling activities. These policies are to be practiced by MCC members, and any permitted visiting riders as permitted by Ontario Cycling (OC) rules, during every MCC ride. All MCC members, and any permitted visiting riders, share the responsibility for making MCC rides as safe as possible.

Definitions

MCC Rides means rides formally organized by the MTV CC.

MCC Incorporation

- The MCC was incorporated on December 18, 1988.

MCC Insurance

- Every member shall hold a current OC membership.
- 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. MCC members should familiarize themselves with the terms of the insurance coverage.
- Sport Accident coverage provides members an opportunity to have some medical expenses covered as a result of an injury sustained during a sanctioned club activity or OC sanctioned event. This program is secondary to Provincial Health Care Program coverage and any existing benefit program coverage of the member.
- Coverage details may be accessed at the OC website
- Signed insurance waivers must be received from each member, and membership is not assigned or granted until a signed waiver has been received. This is part of the online membership registration process.

Standards of Care

This Risk Management Plan and all MCC programs and rides shall adhere to the following, as applicable:

- UCI, CCA, OC rules and regulations as they pertain to Club Rides.

Risk Management

General:

- All members of the MCC are responsible for bringing forward to the MCC Board any safety issues related to MCC Rides which present themselves throughout the riding season.
- Any MCC member on a MCC 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 the MCC Rides must provide proof of membership in good standing prior to each ride, if requested by the ride leader.
- Each MCC Ride participant will conduct themselves in a responsible manner and retain liability for their own actions.
- The club activities will follow the guidelines of the local public health unit and that anyone feeling any symptoms of being sick should consider/refrain from participation.

Ride Leaders/Coordinators

- A ride leader(s) will be appointed by the MCC Board for each MCC Ride. The ride leader will identify himself/herself to the group so that everyone is aware of who is coordinating the ride. The ride coordinator may describe the general ride route and may provide a brief safety tip at the commencement of the ride.
- The ride leader (s) has the final decision on all matters pertaining to the MCC Ride and his/her decisions must be respected by all participants
- Ride leader (s) will carry a cell phone for emergency use on all MCC Rides. MCC members are encouraged to carry their own cell phones on MCC Rides.
- It is the responsibility of the Ride Leader(s) to keep the group together. The Club Leader may split the group into two if necessary and a second club leader will then be needed. i.e. a fast group and a slower group.
- Ride Leaders will, to the best of their knowledge, inform all riders in the group of any hazards that may occur during the ride. i.e. steep down hills, loose ground, wet conditions, road crossings or train crossings.
- There should be one Ride Leader designated for every six (6) participants on the ride.
- At the beginning of any club ride / activity, a Ride Leader shall define a route and estimated time for the ride / activity
- Riders should call 911 in the event of an emergency.

Rides

- Riders must not be left behind in a MCC ride unless they confirm with the ride leader(s) that they are leaving the group or the ride leader(s) asks the rider to leave the group for unsafe/disruptive behavior or inability to keep up with the group. If the ride leader(s) is not satisfied that the rider can continue alone, the ride leader or a volunteer must stay with the rider until they have appropriate assistance.
- MCC members are responsible for ensuring that their mountain bike is in good working order before attending each MCC Ride.
- Bicycle helmets must be worn at all times while participating in any MCC ride and other protective equipment is strongly encouraged (e.g., gloves, eye wear).
- MCC members are responsible for bringing sufficient liquids and food, as required, for each MCC Ride, as well as appropriate tools/ spare tubes, etc.
- MCC members are responsible for ensuring they are sufficiently fit for their desired activity.
- MCC members are not to be under the influence of any drug or beverage product that could impair their riding judgment while on a MCC Ride.
- Any incident/accident on a club ride shall be immediately reported to Ontario Cycling through the proper reporting procedures and forms provided by the OC.

Skills Development

- The MCC encourages all riders to be comfortable and proficient with group riding before joining a MCC ride.
- To support rider skills development, the MCC may periodically hold skills development programs and encourage all MCC members, but especially new or novice riders, to attend these programs and / or other cycling skills courses.
- Riders may be requested to complete a skills development program before attending or continuing to attend regular scheduled MCC rides.