



Risk Management Policy

Adopted: March 2018

Last Reviewed: March 2026

Cycling can be a dangerous activity. The Peterborough Cycling Club (PCC), in association with Ontario Cycling (OC), has developed this Risk Management Plan to document how PCC rides are to be managed to reduce risks associated with cycling activities.

These policies are to be practiced by PCC members, as well as any visiting riders as permitted by Ontario Cycling (OC) rules, during every PCC ride. All PCC members, and any permitted visiting riders, share the responsibility for making PCC rides as safe as possible. Each PCC member shall receive a copy, electronic or otherwise, of this Risk Management Plan and a copy shall be available on the PCC website. Additional information regarding Ride Participant Guidelines and Club Ride descriptions can be found on the PCC website.

PCC 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, Cycling Canada) 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 PCC 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 because 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.

PCC Incorporation

The PCC was incorporated on March 3, 2003.

Definitions

Club Rides refer to rides formally organized by the PCC, as described on the PCC website. Rides not listed and described on the PCC website are not PCC rides.

Ride Leaders are PCC members who have volunteered to provide appropriate organization and leadership during club rides.

Ride Director is a position on the PCC's Board of Directors and is responsible for the overall organization and operation of scheduled club rides and special events.



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Standards of Care

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

1. Union Cycliste Internationale (UCI), Cycling Canada (CC) and Ontario Cycling (OC) rules and regulations as they pertain to club rides; and
2. The Ontario Highway Traffic Act (OHTA)
 - While on PCC Rides using roads, all 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:
http://www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_90h08_e.htm

Risk Management

General:

- Club rides and events are restricted to PCC members except for special rides that are pre-arranged club try-a-ride or guest rides with members of other OC-affiliated clubs or single day OC licences.
- While on PCC rides using roads, all PCC members must adhere to and obey all rules of the road as per the Ontario Highway Traffic Act.
- Each PCC ride participant will conduct themselves in a responsible manner and retain liability for their own actions.
- Any PCC member on a PCC 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 members of the PCC are responsible for bringing forward to the PCC Ride Leader any safety issues related to PCC rides, or the trails used during PCC rides which present themselves throughout the riding season.
- All participants of PCC rides must provide proof of membership in good standing prior to each ride, if requested by the ride leader. If an ineligible rider insists on participating even after being asked not to, then the PCC ride may proceed, however, the ride leader shall advise the ineligible rider, with a witness present, that he or she is ineligible and is not covered by any PCC insurance and is responsible for all his/her actions.
- All PCC rides and events are subject to the Club's Code of Conduct, Screening Policy, and applicable Safe Sport policies as adopted by Ontario Cycling.

Safety

- Bicycle helmets must be always worn while participating in any PCC rides. As well, other protective equipment is strongly encouraged (e.g. gloves, eye wear, etc.)
- Front and rear lights are required for any PCC rides that will still see riders on the road one half hour before sunset and/or extend into darkness.
- The PCC will operate both competitive and non-competitive events according to our established risk management policies and procedures which are designed to reduce the possibility of accidents.
- All participants in PCC rides and events will be informed that the ultimate responsibility for safety rests with the individuals.
- All participants are responsible for ensuring their emergency contact information is current within the Club's attendance system. Riders are strongly encouraged to carry personal identification and relevant medical information while participating in PCC rides.
- A bicycle must be in safe and proper working order.



Ride Leaders

- A Ride leader(s) represents the PCC on each ride and is responsible to follow the PCC policies and guidelines. The ride leader will identify oneself to the group so that everyone is aware of who is coordinating the ride. The ride leader 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 authority on all matters pertaining to the PCC ride and his or her judgment must be respected by all participants.
- The ride leader may appoint a designate, also known as a co-leader, should the ride leader be unable to attend a PCC Ride or in cases with larger groups which maybe split into smaller groups.
- Ride leaders will carry cell phones for emergency use on all PCC Rides. The phone will have the CycleClub app on it and used for attendance and notification of emergency contacts if necessary. Riders should immediately call 911 in the event of an emergency if the Ride Leader is unable.
- Ride leaders are encouraged to maintain current First Aid and CPR certification and to carry basic first aid supplies appropriate for the ride type.
- Ride leaders have been provided with guidance and direction from the PCC Board as to their roles and responsibilities and are encouraged to discuss concerns with the PCC Ride Coordinator.
- Training for captain and stokers on tandem bikes will be provided by TandemEyes ride leaders.

Rides

- When deciding on routes for PCC rides, the focus will be on utilizing lower-traffic roads where possible and practical.
- When a large number of riders come out for any given PCC ride, the riders will be encouraged or required by the ride leader(s) to break into smaller groups. A size of 10-16 is a reasonable group, but if appropriate for the riders, route, and other users of the road a larger group is acceptable. Groups should be at least 100 metres apart on the road to allow other vehicles to pass safely. Since a PCC ride may split into smaller groups, each individual group on a PCC Ride may not have a leader, but will be appointed with a co-leader who is responsible within the sub-group.
- Most PCC rides are designated as "No Drop" which indicates that riders will not be left behind unless they first confirm with the ride leader(s) that they are departing from the group. Members who intend to leave a ride at any point are responsible for ensuring that they have properly notified the ride leader(s) before they leave.
- While trail riding, all riders must be courteous and considerate of other trail users and the trail system.
- PCC members are responsible for ensuring they are sufficiently fit for their desired activity.
- PCC members are responsible for bringing sufficient liquids and food, as required, for each PCC ride. As well, they must provide their own appropriate tools/spare tubes, etc.
- PCC members must not be under the influence of alcohol or any drug that could impair their riding ability and judgment while on a PCC ride. Members displaying impaired ability or judgment will be asked not to join or to leave the ride by the ride leader.
- PCC rides will follow its Weather Policy, as set out on the PCC website
- All ride leaders, captains and instructors working with anyone in our vulnerable sector must follow the Screening Policy, as set out on the PCC website: [PCC Screening-Policy-2018.pdf](#)

Accidents

- Ride leaders are to follow the PCC Emergency Action Plan (EAP).
- All accidents that occur during PCC rides shall be reported as soon as possible to the PCC Ride Coordinator by the ride leader using the reporting procedures and forms provided by Ontario Cycling (OC). The PCC Ride Coordinator shall forward the report to the OC and PCC President.
- In addition to accidents, ride leaders are encouraged to report significant near misses, aggressive driver incidents, hazardous road conditions, or other safety concerns to the Ride Coordinator for review.
- Accident reports will be maintained on record by the PCC Board for 3 years.



Skills Development

- The PCC encourages all riders to be comfortable and proficient with group riding before joining a PCC ride, and makes available Ride Participant Guidelines
- To support rider skills development, the PCC may periodically hold skills development programs for road riding or other disciplines and encourages all PCC members to attend these programs, as well as other cycling skills courses. Ongoing skill development takes place during club rides through guidance from ride leaders and other members.
- Riders may be requested to complete a skills development program before attending or continuing to attend regular scheduled PCC rides. This applies for both road and off-road PCC rides.

Waivers

- All club members must complete the OC approved membership waiver. This is completed online utilizing the OCA-approved online registration system.
- Club members under the age of 18 must have a parent or legal guardian (18 years or older) complete the waivers.
- Young, members under 18 must be accompanied by their parent, legal guardian, or an assigned chaperone if on a regular club ride (non-youth specific ride). Chaperones are designated by the parent and not the PCC. Chaperone and youth must be together at all times.
- Non-PCC members wishing to try a PCC ride as part of a scheduled Try-A-Ride promotion (as approved by OC), must obtain, sign, and return to the rider leader a waiver form prior to participating in the PCC Ride.
- Waivers will be stored by OC for a minimum of 7 years, to ensure that they can be accessed if legal action is taken against the Club. Waivers are crucial in defending the Club and OC during litigation.

Failure to comply with this Risk Management Policy may jeopardize insurance coverage and expose individuals and/or the PCC to liability.

Failure to follow the Risk Management Policy will place the PCC insurance at risk.