



Bakker's Trailblazers  
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## Risk Management Plan

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

Each BT member shall receive a copy, electronic or otherwise of this Risk Management Plan and a copy shall be available on the BT website at: <http://www.bakkerstrailblazers.ca>. Additional information regarding BT rules and programs can also be found on the BT website

### ***Interpretation:***

- BT Rides means rides formally organized by the BT and as described on the BT website. Rides not listed on the BT website are not BT rides.

### ***Insurance:***

*Bakkers Trailblazers(BT) annually registers with Ontario Cycling, 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 BT 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.*

### **Standards of Care**

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

- UCI, CCA, OCA rules and regulations as they pertain to Club Rides.
  
- Ontario Highway Traffic Act

While on BT Rides, all BT 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*. Additionally, whenever riding on private or public land, all BT members will respect the local land laws and regulations.

### **Risk Management**

#### **General:**

- All members of the BT are responsible for bringing forward to the BT Board any safety issues related to BT Rides which present themselves throughout the riding season.
- While on BT Rides, all BT members must adhere to and obey all rules of the road as per the Ontario Highway Traffic Act.
- Any BT member on a BT 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 BT Rides must provide proof of membership in good standing prior to each ride, if requested by the ride marshal.
- Each BT Ride participant will conduct themselves in a responsible manner and retains liability for their own actions.

## **Safety**

- Helmets must be worn at all times on BT activities. BT 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.

## ***Ride Leaders***

- A ride leader(s) may be appointed by the BT Board for each BT Ride. The ride leader will identify himself/herself 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. Each individual group on a BT Ride may or may not have a leader/coordinator.
- The ride leader (s) has the final decision on all matters pertaining to the BT Ride and his/her decisions must be respected by all participants. Ride leader (s) will carry a cell phone for emergency use on all BT Rides. BT members are encouraged to carry their own cell phones on BT Rides. Riders should immediately call 911 in the event of an emergency.
- If no ride leader is present, members should continue to follow the Risk Management Plan and Ride Policies accordingly.

## ***Rides***

- BT Rides on roads will be planned to use lesser- traveled roads where possible and practical.
- All off-road BT rides will occur on lands where the club has either acquired permission or on designated crown land.
- BT Rides will not run if lightning is present and will be canceled if lightning is sighted.
- When a large number of riders come out for any given BT Ride, the riders will be encouraged by the ride coordinator to break into smaller groups. A size of 6-12 is a reasonable group. Groups should be at least 100 meters apart on the road to allow other vehicles to pass safely in two maneuvers or at least 50 meters apart on trails
- Riders must not be left behind during a BT Ride unless they first confirm with the ride coordinator(s) that they are detaching from the group; all members of the BT

Riders are responsible for ensuring they properly notify the ride coordinator(s) if they are detaching from the group.

- BT members are responsible for ensuring that their bicycle is in good working order before attending each BT Ride.
- Bicycle helmets must be worn at all times while participating in any BT ride and other protective equipment is strongly encouraged (e.g., gloves, eye wear, pads).
  
- Front and rear lights are required during any BT Ride which takes place one half hour before sunset and/ or which may extend into darkness.
- While trail riding, all riders must be courteous and considerate of other trail users and the trail system.
- BT members are responsible for ensuring they are sufficiently fit for their desired activity.
- BT members are responsible for bringing sufficient liquids and food, as required, for each BT Ride, as well as appropriate tools/ spare tubes, etc.
- BT members are not to be under the influence of any drug or beverage product that could impair their riding judgment while on a BT Ride.
- Any and every accident on a BT Ride shall be immediately reported to a BT ride leader or team owner (Osmond Bakker), to be reported to the Ontario Cycling through the proper reporting procedures and forms provided by association. The list of ride leaders can be found on the BT website.
  - For non-BT riders wishing to try-out a BT Ride, extra waiver forms may be available at the beginning of each club ride. Proof of OC membership will be required. Note prior approval by the club is required.

### ***Skills Development***

- The BT encourages all riders to be comfortable and proficient with group riding before joining a BT ride.
- To support rider skills development, the BT will periodically hold skills development programs for mountain biking and encourage all BT members 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 BT rides. This applies for off-road BT rides.