

# London Cycling Club (LCC)

## Risk Management Plan

Revised April 2024  
[www.londoncyclingclub.ca](http://www.londoncyclingclub.ca)



London Cycling Club  
Ontario Canada Since 1971

# London Cycling Club Risk Management Plan



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## Introduction

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

Each LCC member shall read and become familiar with the LCC Members' Handbook, Bylaws and Policies Manual, and this Risk Management Plan which is appended thereto and shall acknowledge that they have done so. These documents are available electronically on the LCC website at <http://www.londoncyclingclub.com/>. Additional information regarding LCC rules and programs can be found on the LCC website.

## Definitions

**LCC Rides** are rides formally organized by the LCC and as identified/listed on the LCC website. Rides not identified on the LCC website are not LCC rides.

**LCC Insurance:**

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LCC 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, 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 LCC 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 LCC programs and rides shall adhere to the following, as applicable:

- CCA and OC rules and regulations as they pertain to the LCC club
- Ontario Highway Traffic Act — While on LCC Rides, all LCC members must adhere to and obey all Rules of the Road as per the [Ontario Highway Traffic Act](#)

## Risk Management

### General

- All members of the LCC are responsible for bringing forward to the LCC Board any safety issues related to LCC Rides that present themselves throughout the riding season.

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- While on LCC Rides, all LCC members must know, adhere to, and obey all Rules of the Road as per the [Ontario Highway Traffic Act](#). Members must familiarize themselves with the Rules of the Road prior to joining the LCC and periodically as needed.
- Any LCC member on an LCC Ride should immediately advise the ride coordinator(s) / ride leader 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.
- Before each ride, the ride leader will ask if any ride participants are not LCC members. If an ineligible rider insists on participating even after being asked not to, then the LCC Ride may proceed, however, the ride leader or group leader shall advise the ineligible rider, with a witness present, that he or she is ineligible and is not covered by any LCC insurance and is responsible for all his / her actions.
- Each LCC Ride participant will conduct her/himself in a responsible manner and remains liable for his/her own actions.

## Safety and Equipment

- We welcome riders with pedal assist E-Bikes (maximum assisted speed of 32 kph); however, due to our insurance coverage regulations, throttle assist bicycles are not allowed. All riders of E-Bikes are responsible to ensure that they are legal in the areas we ride in.
- Aerobars on bikes are allowed but not to be used on LCC rides. No tri-bikes allowed.
- Headphones and earphones are not allowed on LCC rides, bikes with kickstands are only allowed in the Social ride.
- LCC members are responsible for ensuring that their bicycle is in good working order before attending each LCC Ride.
- Helmets must be worn at all times on all LCC Rides. No person shall participate in an LCC Ride without a suitable helmet.
- Other protective equipment is strongly encouraged (e.g., gloves, eye wear).
- LCC members participating in any LCC Ride are urged to carry their own cell phones on LCC Rides. Ride leaders will immediately call 911 in the event of an emergency.
- Ride leaders are the principal point of contact in all situations.

## Ride Leaders

- Ride leaders are designated in advance by the LCC Board.

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- At the starting location for every LCC Ride, a ride leader will identify himself / herself to the group so that everyone is aware of the person who is coordinating/leading the ride.
- The ride leader(s) will describe the general ride route and will 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 LCC Ride and all participants must respect his/her decisions.
- All ride leaders must attend one training session per year.
- Ride leaders are experienced members of the Club who may assist on individual LCC group rides.
- The ride leader works to keep the groups to a safe size and moving effectively.
- Ride leaders may also provide other members with useful tips and advice if / where appropriate.
- Where public health restrictions are in place, LCC official rides can only take place with a ride leader.

## Rides

- LCC Rides will be planned to use less-traveled roads where possible and practical.
- When a large number of riders come out for any given LCC Ride, the ride leader will encourage the riders to break into and maintain smaller groups. A group of 8-12 riders is a reasonable group size.
- Groups of riders should be at least 200 metres apart on the road to allow other vehicles to pass safely in two maneuvers. On a bicycle, 200 metres is 25-30 seconds from the back of the first group to the front of the following group.
- LCC members are responsible for ensuring they are sufficiently fit for their desired activity.
- LCC members are responsible for bringing sufficient liquids and food, as required, for each LCC Ride, as well as appropriate tools/spare tubes, etc.
- LCC members are not to be under the influence of any drug or beverage product that could impair their riding skills or judgment while on an LCC Ride.

## Ride Cancellation

- The LCC uses [The Weather Network - London](#) to determine whether the weather is suitable for riding. LCC rides are cancelled under the following conditions:
  - The probability of precipitation is 70% or greater.
  - If lightning is present at the start location.
  - If a Severe Weather Warning is called for at the start location and/or the ride destination.
- Each of these conditions is for the start time of the ride. If the conditions are scheduled to change a half hour later, the ride is still cancelled. Members typically will not be notified if the ride is cancelled and are advised to follow the guidelines above.
- If riders are participating in any LCC Ride when lightning is sighted or thunder is

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heard, riders are urged to find immediate shelter.

## Leaving a Ride

- All members of the LCC Ride are responsible for ensuring they properly notify the ride leader(s) if they are detaching from the group.

## Accidents / Incidents

- Any and every accident or incident, including suspected concussions on an LCC Ride requires an OC Injury Report to be filled out, by either the ride leader, the person in the accident or a witness. Those reports are to be emailed to [londoncyclingclubinfo@gmail.com](mailto:londoncyclingclubinfo@gmail.com) as soon as possible for OC insurance coverage purposes.

## Visiting Riders

- For non-LCC riders wishing to participate in an LCC Ride; due to OC requirements, production of a valid, current OC card and photo ID is required along with the execution and delivery of a waiver through the Try a Ride Program, to the ride leader prior to participating in any LCC Ride.

## Skills Development

- The LCC encourages all riders to be comfortable and proficient with group riding before joining an LCC ride.
- To support rider skills development, the LCC may periodically hold skills development programs for road riding and encourages all LCC members to attend these programs and/or other cycling skills courses.
- New or novice members are encouraged to participate in any skills development programs offered by the LCC before participating.