

Risk Management |

Policies & Procedures

Last Updated: April 17, 2025

Purpose

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

Each JCC member shall receive a copy, electronic or otherwise of this Risk Management Plan and a copy shall be available on the JCC website at www.Jaffaricycling.com . Additional information regarding JCC rules and programs can also be found on the JCC website.

Definitions

2. The following terms have these meanings in this Policy:
 - a) “JCC Rides” - means rides formally organized by the JCC and as described on the JCC website. Rides not listed on the JCC website are not JCC rides.

JCC Incorporation

3. JCC is a registered not-for-profit corporation in the province of Ontario.

JCC Insurance and Ontario Cycling Membership

4. Jaffari Cycling Club (JCC) 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.
5. Membership with JCC is conditional upon all members purchasing an OC membership for that cycling season. With OC membership, a member has access to individual General Liability Insurance coverage and Sport Accident Medical Benefits coverage (level depends on OC membership level) 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](#).
6. 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.
7. The JCC must receive notice from the OCA of signed insurance waivers from each JCC member; membership is not assigned or granted until such notification is received by the JCC.

Standard of Care

8. This Risk Management Plan and all JCC programs and rides shall adhere to the following, as applicable:
9. UCI, CCA, OCA rules and regulations as they pertain to Club Rides.
 - a. Ontario Highway Traffic Act
 - i) While on JCC Rides, all JCC 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.elaws.gov.on.ca/html/statutes/english/elaws_statutes_90h08_e.htm

- b. When riding on trails whether gravel or mountain biking always respect private property boundaries, observe trail closures, and follow all posted trail rules.

General

- 10. All members of the JCC are responsible for bringing forward to the JCC Board and/or the JCC Executive any safety issues related to JCC Rides which present themselves throughout the riding season.
- 11. While on JCC Rides, all JCC members must adhere to and obey all rules of the road as per the Ontario Highway Traffic Act.
- 12. Any JCC member on an JCC 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. Riders who are riding unsafely and putting themselves or the group at risk are subject to verbal and / or written warnings and failure to correct could result in riding restrictions within the club and possible removal.
- 13. All participants of the JCC 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 JCC 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 JCC insurance and is responsible for all his/ her actions. Non-members guests may be permitted on JCC Rides provided the guest can provide proof of OCA sponsored insurance. Casual non-member riders encountered on a club ride will not be permitted to join the ride.
- 14. Each JCC Ride participant will conduct themselves in a responsible manner and retains liability for their own actions.

Ride Leaders

- 15. A ride leader(s) will be appointed by the JCC Ride Coordinator for each JCC Ride. The ride leader will identify himself/herself to the group so that everyone is aware of who is leading 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 an JCC Ride shall have a leader. If no leader is available for any particular group, that group ride will be cancelled.
- 16. The ride leader(s) has the final decision on all matters pertaining to the JCC Ride and his/her decisions must be respected by all participants.

17. Ride leaders will carry cell phones for emergency use on all JCC Rides and, from time to time, will remind riders to carry their own cell phones on JCC Rides. Riders should immediately call 911 in the event of an emergency.

Rides

18. JCC Rides on roads will be planned to use lesser- traveled roads where possible and practical.
19. JCC Rides will not run if lightning is present and will be cancelled if lightning is sighted.
20. When a large number of riders come out for any given group, the riders will be encouraged by the ride leader to break into smaller groups. A size of 6-12 (maximum) is a reasonable group. Groups should be at least 100 metres apart on the road to allow other vehicles to pass safely in two manoeuvres.
21. Riders must not be left behind during an JCC Ride unless they first confirm with the ride leader(s) that they are detaching from the group; all members of the JCC Ride are responsible for ensuring they properly notify the ride leader(s) if they are detaching from the group. Riders continually lagging the group pace will be encouraged or required to ride with a more suitably paced group.
22. JCC members are responsible for ensuring that their bicycle is in good working order before attending each JCC Ride.
23. Bicycle helmets are mandatory for all JCC rides. Additional protective gear such as gloves and eyewear is strongly recommended. When riding on trails, wear appropriate protective clothing and carry insect repellent (for mosquitoes and ticks) if needed, along with any necessary allergy medication.
24. Front and rear lights are required during any JCC Ride which takes place one half hour before sunset and/ or which may extend into darkness.
25. While trail riding all riders must be courteous and considerate of other trail users and the trail system
26. JCC members are responsible for ensuring they are sufficiently fit for their desired activity.
27. JCC members are responsible for bringing sufficient liquids and food, wearing appropriate clothing as required, for each JCC Ride, as well as appropriate tools/ spare tubes, etc.
28. JCC members are not to be under the influence of any drug or beverage product that could impair their riding judgment while on a JCC Ride.
29. Any and every accident on a JCC Ride shall be immediately reported to a JCC Board and/or Executive member to be reported to the Ontario Cycling Association (OCA) through the proper reporting procedures and forms provided by the OCA. The list of Board and Executive members can be found on the JCC website.

Skills Development

30. Members are required to read and follow the JCC Road Bike and Mountain Bike Etiquette Policies and Procedures. The JCC encourages all riders to be comfortable and proficient with group riding before participating in any JCC road, gravel, or mountain bike ride.

<https://secureservercdn.net/72.167.241.46/84n.952.myftpupload.com/wp-content/uploads/2021/02/Road-Riding-Etiquette.pdf>.

-add mtb url

31. To support rider skills development, the JCC may periodically hold skills development programs for road, mountain and gravel riding and encourages all JCC members to attend these programs and/or other cycling skills courses.
32. Riders may be requested to complete a skills development program before attending or continuing to attend regular scheduled JCC rides. This applies for both road and trail rides.
33. New or novice member are encouraged to participate in the Recreational/Introductory group rides offered by the JCC before participating in more challenging or technically advanced rides.

Review and Approval

1. This policy is reviewed annually. Last revised April 17, 2025
2. This policy was approved by the Jaffari Cycling Club Executive
 - a) This policy went into effect on March 1, 2021

For more information please contact:

Jaffari Cycling Club
info@jaffaricycling.com