



2024 Risk Management Plan

Overview

The following Risk Management Plan is intended to help increase safety and mitigate risks involved in Handcycling Club of Canada (HCC) rides. These practices are to be followed by all members during HCC rides and events. Should any member feel uncomfortable or unsure about any aspect of an HCC ride or event taking place, we strongly encourage that member to stop participating and inform a board member, event organizer or Ride Leader of their concern. Suggestions to improve the plan and/or our practices are welcome at any time and the plan will be updated annually.

Requirements

Administrative:

- Every HCC member has completed an Ontario Cycling (OC) and HCC waiver in full
- All HCC members have registered online through the OC's online registration provider and paid the HCC membership dues
- HCC members are responsible for reporting every accident to a member of the Club Executive. The HCC Executive is responsible for reporting details of the accident to the OC
- HCC members acknowledge that Insurance is not 24/7 cycling insurance, but rather it is for OC club members during sanctioned HCC events and rides

General:

- Each HCC member is responsible for her or his own safety and well being
- All HCC events and members must adhere to and obey all rules of the road as per the Provincial Highway Traffic Act in which they are riding. Ensuring to always ride in a safe and responsible manner
- HCC members are responsible for ensuring their handcycle or bicycle is in good working order before attending each event
- HCC members are responsible for ensuring they are sufficiently fit for their desired activity
- All HCC members must wear and fasten their approved cycling helmets when riding
- Handcycles with seat belts must be fastened and other safety gear, such as shoes and gloves are strongly recommended
- All HCC members riding must carry personal identification and emergency contact information (ID bracelets recommended)
- Handcycles must be equipped with a mirror to see behind the rider (fastened to handcycle, helmet or sunglasses)
- Handcyclists must be able to perform transfers independently or bring someone to help them in and out of their equipment
- All road handcycles must fly a flag at least 3 feet off the ground
- The use of earphones and/or ear buds, for listening to devices such as MP3 players, are prohibited at all HCC events
- All HCC members riding must assume full responsibility for following the route as outlined by the Ride Leader at the start of the ride. If leaving the ride early or electing not to come to



the final destination, riders must make every effort to contact the Ride Leader of their decision

- HCC will designate a Ride Leader for each of the club rides. The ride leader will be a member of the HCC in good standing

Ride Leader:

- Will select a route that avoids prolonged stretches of busy and/or dangerous roads
- Will outline the route, including the final destination, to all participants at the start of the ride
- Will ensure that all riders are accounted for at the conclusion of the ride
- Will in conjunction with the implicated riders, report any incident involving first or third-party injuries and/or property damage to a member of the Club Executive and, if appropriate, to the police. The member of the Club Executive to whom the incident is reported will be responsible for ensuring that an Accident Report form is completed and filed with Ontario Cycling.

Insurance

The Handcycling Club of Canada (HCC) 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 the HCC 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.