

2025 Club and Team Activity Guidelines

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Guidelines

Ontario Cycling (OC) registered clubs and teams organizing activities must adhere to the guidelines laid out in this document to ensure access to the insurance program is not jeopardized.

For a club/team to have access to the insurance program for its activities, it must meet the following baseline conditions:

1. All members must be registered OC members in good standing and provide proof of:

- a. Clubs
 - i. OC Community Membership
 - ii. OC Challenge Membership
 - iii. OC Compete Membership
 - iv. OC Issued UCI License

- b. Teams
 - i. OC Challenge Membership
 - ii. OC Compete Membership
 - iii. OC Issued UCI License

2. Have a current Activity Risk Management Policy approved by OC for its reported activities

- a. Failure to have an OC approved Risk Management Policy on file could result in coverage being denied.

3. Have a Ride/Activity Guidelines document laying out how activities are run

- a. This document should be available to members, so they are aware of the rules and their responsibilities prior to participating.

4. Ensure your activities comply with the above two items, and the rules set out in these guidelines.

Risk Management Policy & Ride Guidelines

Clubs and/or teams planning to organize activities for members under the core insurance program are required have an OC approved Activity Risk Management Policy and Ride/Activity Guidelines document that is available to all members.

What is an Activity Risk Management Policy?

An Activity Risk Management Policy (RMP) lays out common sense safety steps the club or team is implementing at every activity to limit risk to the organization and the participating members. This may also include specific items the club or team asks of members to help limit risk.

Teams without activities to be covered by the OC insurance program need not submit a Risk Management Policy, however training activities for these groups that are not sanctioned will place the responsibility solely on the team management, ownership and individuals.

Activity Risk Management Policies should focus on the preventative measures being taken, including at minimum:

- Wearing of an approved helmet when on the bike. **(MANDATORY)**
- Confirming all participants are valid OC members.
- Ensuring activities on the road follow the Highway Traffic Act and local area bylaws, and activities on city/private land have the required approval of the landowner.
- Having access to a cell phone during activities for emergencies.
- Designating a minimum of one trained Ride Leader for each activity.
- Determining a manageable group size for the activity.
- Promoting participants have a working bicycle, are physically fit enough to participate, and have sufficient fluid/food for the activity.

Participants in an activity should be informed that the ultimate responsibility for safety rests with them, and should they feel unsafe, to let the Ride Leader know.

In addition to an Activity Risk Management Policy, a Risk Registry may also be useful. A Risk Registry identifies specific risks, their likelihood, the impact/severity, and how the risk can be limited.

Clubs are also encouraged to have an Emergency Action Plan in place, which lays out how to deal with an incident, and should be specific to each activity location.

For clubs looking to host competitive activities or events, additional items may be required including:

- Emergency Action Plan
- Course/Route Maps
- Event Sanctioning Permit Application

What is a Ride/Activity Guidelines Document?

Ride/Activity Guidelines (also known as Ride Etiquette) differ from a Risk Management Plan as they deal more with the format, expectations, and rules/protocols for the activity.

They often lay out specific details each member should know about the ride/activity including:

- What to expect?
- What is expected of the participant?
- Rules of the activity (including following the Highway Traffic Act or Trail Rules, top/average speed for the group, size of the group, drop or no drop policy, etc.)
- Ride formations & etiquette (i.e. How we ride, how we rotate)
- Weather Policy
- Common communication terms or hand signals
- How to deal with incidents/emergencies

This document should be made available to all members so they are aware in advance of how the activity will be run, and what is to be expected of them. It is also a great way to catch new members up on expectations prior to showing up to their first activity.

Club Ride/Activity Guideline Examples

**COLLINGWOOD
CYCLING CLUB**

**DARK HORSE FLYERS
CYCLING CLUB**

**RAILWAY CITY
CYCLING CLUB**

Club & Team Activities

Recreational Activities

CONTINUED IN 2025!!! - Clubs and teams are no longer required to submit a formal activity list for recreational activities (including general group riding/training rides or skill development programs) for sanctioning approval. Non-competitive activities will be considered sanctioned so long as they follow the club/team's OC approved **Risk Management Policy** for activities and **Ride/Activity Guidelines** document.

For activities outside Ontario, it is imperative that clubs and teams are aware of the various provincial and state laws to ensure compliance. It is also highly recommended that all participants have Emergency Travel Medical Coverage that includes cycling when outside the province.

Riding at the Mattamy National Cycling Centre

If your club/team is renting track time at the Mattamy National Cycling Centre, you likely will be asked to provide the town a Certificate of Insurance.

Intraclub COMPETITIVE Events (Host club members only)

"Intra"club events (host club members only) can be either recreational (see above) or competitive in nature. For clubs hosting Intraclub competitive events (MTB/CX races, Time Trials, Criteriums, Pursuits, Road Races, etc.), a separate **Intraclub Competitive Events Submission Form** must be completed and submitted for approval. There is NO cost for a club to host an Intraclub competitive event, but certain requirements must be met.

Items required as part of the submission form include:

- Date of Event (or multiple if a series)
- Cycling Discipline of Event
- Type of Event
- Course Map
- Emergency Action Plan (EAP) – See [Template](#)

Clubs may also be required to submit a Certificate of Insurance Application if they require an insurance certificate naming the municipality or landowner the event takes place on.

For any club running an intraclub competitive activity, the club's Activity Risk Management Policy should also have a section describing how it will deal with risk during a competitive event (if not a separate policy altogether).

Membership Requirements for Intraclub Competitive Activities:

- OC Community Membership
- OC Challenge Membership
- OC Compete Membership
- OC issued UCI License

**2025 INTRACLUB
COMPETITIVE EVENTS FORM**
(Host Club Members Only)

Events Open to Other OC Members

Activities open to non-club/team members (other than free guest riders on a recreational ride) require event sanctioning, regardless of if the activity is recreational or competitive.

Ex. A club group ride where an OC member asks the club if it can join would not be considered an interclub event, but a ride with a fee, or a race would be. This also applies to charity type activities as well.

Hosting an event open to any OC member is a great way for the club to not only generate some extra revenue, but also expose itself to those who may not be aware of what the club has to offer, thus potentially resulting in increased club membership. It also provides current club members an opportunity to participate in an event with other OC members, providing a new “fresh” feeling to activity participation.

For more information on sanctioning an event open to members outside the club, contact the [OC's Events Team](#) or review the [Event Organizer Package](#) options.

REMINDER: All activities on the road **MUST** follow the Highway Traffic Act and any local area bylaws, unless a road closure has been secured (regardless of type of event). If your activity cannot follow the HTA or local bylaws, it must be amended.

Clubs hosting events of this nature may also need to provide certain items as part of sanctioning including event information, an Emergency Action Plan, Certificate of Insurance Request, fees for event sanctioning, and depending on the event, may need to obtain a road closure or park permit.

Club Activity Participation

All activity participants **MUST** be a current and valid OC Member at time of participation. The only exception to this is those individuals who are participating in an OC Approved Club “Try Out” activity or with an OC Club Day Pass in a club’s recreational activity.

Clubs can invite an OC member who is not part of the club to their recreational activities; however, there should be **NO FEE** to the individual for this participation. Clubs wanting to charge a fee for outside club members to participate in an activity/event must sanction the event (See **Events Open to Other OC Members**).

All competitive events hosted by a club either must be for that club’s members (Intraclub) or sanctioned as an event through the OC Events Team (open to other OC members and potentially non-members.) With any competitive or non-competitive event/activity, the HTA and local laws/bylaws, as well as any private land or trail rules and regulations **MUST** be followed.

Team Activity Participation

Teams looking to host activities under the OC insurance program must opt-in for this item. This can be done at the time of registration or any time after by contacting the OC office (**a \$75 Fee will apply**). This would ensure all sanctioned team training activities are covered for insurance (as members be covered.) Teams who do not opt-in to this program will not have coverage for any activities they run for team members only. (Members would still have coverage when at sanctioned events).

It is important to know if the events your team is participating in are sanctioned by checking the Ontario Cycling calendar, a calendar of another recognized provincial, state or national cycling organization, and/or the UCI Website. **Note: OC Member and club/team insurance coverage does NOT apply to unsanctioned activities.**

All team activity participants **MUST** be a current and valid OC Member at time of participation (Challenge Membership or higher.)

Teams are allowed to host team training rides/activities that are recreational in nature only.

Teams looking to host competitive activities should consult the OC’s Events Team.

Insurance Program Info and Reporting Injuries

One of the benefits of being an OC registered club/team is access to Ontario Cycling's insurance program for Members.

The program provides General Liability coverage to clubs and teams (who are official legal entities) in the case of a legal claim being filed against them as a result of an injury or property damage having taken place during a sanctioned activity.

OC members also have access to General Liability coverage and (for Challenge, Compete and UCI License members) Sport Accident medical benefits coverage. This provides medical expense coverage for incidents and/or accidents which occur during sanctioned activities/events.

For any member injured during a sanctioned activity, an OC Sport Injury Report Form must be submitted. **This must be received within 30 days of the incident.**

2025 OC SPORT INJURY REPORT FORM

Note: The insurance program does not provide all types of coverage. Teams are encouraged to obtain further insurance protection regarding:

- Directors & Officers coverage
- Cyber Security Coverage
- Property Insurance (For clubs with a physical facility location)

Sport Accident Claims

If a member is injured during a sanctioned activity, they may submit a Sport Accident Claim to retrieve some medical costs not covered by OHIP or another medical benefit program the member is already a part of.

Members must first ensure that an **OC Sport Injury Form** has been submitted to Ontario Cycling to open a case file (must be filed within 30 days of incident.)

Members have up to **90 days** after the incident to file a Sport Accident Claim Form with Ontario Cycling. Contact the OC office to obtain a Sport Accident Claim Form.

After the Sport Injury Form and Sport Accident Claim Form are both completed, the OC will forward it to the insurance broker, who will then reach out to the injured member.

Sport Accident Extension Program

OC members also have additional insurance options for when they are riding their bike.

The Sport Accident Extension Program allows OC members to purchase additional 24/7 Sport Accident medical benefit coverage based on the type of riding they are doing.

| Option | Item | Description | Which Members Can Purchase? |
|--------|---------------------------------------|--|--|
| A | Anytime-on-Bike Coverage | Provides Accident Benefit Extension Coverage for an OC member whenever they are riding their bike. Includes both commuting AND training. | Community Challenge Compete UCI |
| B | Individual Personal Training Coverage | Provides Accident Benefit Extension Coverage for an OC member when individually training ONLY. Does NOT cover commuting (i.e. using your bike primarily to get from one place to another) | Challenge Compete UCI |

NEW IN 2025!!! – In 2024, Community members did not have access to Sport Accident coverage automatically through their membership. After feedback from clubs and members, a limited amount of Sport Accident coverage (Limit of \$10,000) has been added to the Community membership (along with \$5m liability coverage). The Challenge, Compete and UCI membership options still come with full core insurance program coverage (Limit of \$50,000 Sport Accident and \$10m liability coverage).

As it pertains to additional coverage when riding your bike away from your club/team, OC recommends all members consider the 24/7 Anytime-On-Bike accident extension coverage. **For \$120 annually (the equivalent of \$10 per month), members can rest assured they will have Sport Accident medical benefits coverage anywhere in Canada when riding their bike.**

As of 2025, the Personal Training option can **ONLY** be applied to your individual training with a Challenge or higher membership.

More information on the insurance program and additional member insurance coverage options can be found on the [OC website](#).

Rowan's Law – Concussion Management

As of July 01, 2019, all sports organizations in the province have a responsibility to:

1. Ensure that athletes under 26 years of age, parents of athletes under 18, coaches, team trainers, and officials confirm each year that they have reviewed the Ontario Concussion Awareness Resources.
2. Establish a **Concussion Code of Conduct** that sets out rules of behavior to support concussion prevention.
3. Establish a **Removal-from-Sport and Return-to-Sport** protocol for its organization's activities.

Clubs and teams within the province need to meet all the above requirements to ensure compliance with the legislation (Rowan's Law Concussion Safety, 2018)

The Ontario Government and Ontario Cycling have provided resources to help clubs and teams meet the requirements of this legislation. These resources include online and in-person topic discussions on Rowan's Law and concussions. In addition, the below resources will help clubs and teams meet the requirements of the legislation and help educate members, parents, etc.:

- [Concussion Awareness E-Booklets](#)
 - [Ages 10 and Under](#)
 - [Ages 11-14](#)
 - [Ages 15 and Up](#)
- [Concussion Awareness Resource Videos](#)
 - [Ages 10 and Under](#)
 - [Ages 11-14](#)
 - [Ages 15 and Up](#)
- [Concussion Code of Conduct Templates:](#)
 - [Code of Conduct for Coaches, Managers and Team Trainers](#)
 - [Code of Conduct for Athletes & Parent/Guardians](#)
- [Removal and Return to Sport Protocols](#)
 - [Word Doc](#)
 - [PDF Doc](#)
- [Concussion Education Training Video \(Courtesy of The Ottawa Sport Council and Parachute Canada\)](#)
 - [YouTube Video](#)
- [Parachute Canada Concussion Protocol Resources for Sport Organizations](#)
- [Ontario Government E-Learning Module](#)

Ontario Cycling, as part of annual membership registration, will require that members (as it applies to them) confirm they have reviewed the Concussion Awareness resources, as well as reviewed and agreed to the [OC Concussion Policy and Concussion Code of Conduct](#).

The legislation applies to the following groups:

- All members under 26 years of age.
 - A Parent/Legal Guardian if the member is under 18 at the time of application.
- Any individuals acting in a leadership capacity with athletes under the age of 26 including:
 - Coaches / Managers / Trainers / Soigneurs / Officials / Volunteers / Ride Leaders

To comply with the legislation, clubs and teams should incorporate a **Concussion Policy and Concussion Code of Conduct** into their membership registration to ensure compliance with the legislation.

Clubs and Teams should also ensure that all coaches, Ride Leaders, and those volunteering with riders under 26 years of age have completed and agreed to the Concussion Policy and Concussion Code of Conduct.

OC recommends that all clubs and teams ensure that their Ride Leaders are adequately trained/aware of possible concussion symptoms, regardless of the age of the participant in the activity.

The **Designated Person** (Coach/Trainer, Ride Leader, etc.) is **NOT** being asked to diagnose a concussion!

- They should be given the confidence and authority by the club/team to remove a participant from an activity should they suspect a possible head injury.
- It is always better to be overly cautious in these situations as participants, do not always immediately show or want to admit they have symptoms. There may be secondary symptoms that do not appear until days after the incident.

The legislation currently applies to amateur competitive sport activities; however, clubs that have both competitive and recreational activities within the same club should consider applying the same criteria across all programs.

Use of E-Bikes in Activities

E-Bikes (or electronic bikes) are becoming more popular and their integration into club programming is always a question that comes up.

To confirm, E-Bikes ARE allowed for club programming; however, there are currently some limitations to their inclusion in Ontario:

- Only pedal assist e-bikes are allowed.
- The e-bike must have a maximum assisted speed of 32 km/h and a max weight of 120kg (including the weight of bike and battery).
- The e-bike cannot have an electric motor exceeding 500 watts and no modifications to the motor can be made for it to exceed any of the above.

For more information on what e-bike regulations there are in Ontario, visit <https://www.ontario.ca/page/riding-e-bike>. If running activities outside Ontario, know the rules regarding e-bikes in the local municipality before planning any activities.

Teams allowing e-bikes should also consider how integrating those who use e-bikes into their activity will occur. Most clubs currently recommend that e-bike participants remain at the back followed by a club designated Sweep, however you should decide what is most appropriate for your activity setup (both from a capacity and participant safety standpoint.)

Alcohol

Activities that have an alcohol consumption component are not covered under the core OC insurance policy. These include (but are not limited to):

- Pub Nights
- Social Events
- Awards Banquets
- Free Samplings
- Prize Giveaways

A separate insurance certificate can be obtained for these activities. **(Additional cost will apply)**

Clubs/teams are encouraged to use third party vendors to serve alcohol at any social functions and that they obtain a Certificate of Insurance from the vendor naming the club/team, Ontario Cycling Association, and Cycling Canada.

Clubs/teams should obtain a Liquor Liability Certificate even if not serving alcohol

as the organization could be named in a legal claim if something arises from a vendor serving alcohol at a club organized event.

Any certificate of insurance issued by the OC insurance provider will not include third-party vendors.

Trail Building/Maintenance

Trail building/maintenance can be complex in nature due to the potential short and long-term liability it presents.

Currently, trail builds/maintenance may only be approved if the build is for immediate club/team use (similar to that of a racecourse build) and will be torn down immediately after use.

Under the current core insurance program, trail building or maintenance that will be for public use cannot be covered due to the increased risk of liability.

Current trail building/maintenance coverage does NOT cover the use of machinery.

Ontario Cycling is continuing to explore various trail maintenance coverage options and will communicate these if and when they become available.