

B.I.G. Risk Management Plan

PREAMBLE

Cycling can be a dangerous activity. The Bluewater Cycling Organization operating as Bluewater International Granfondo (B.I.G.) has developed the Risk Management Plan to document how B.I.G. rides are to be managed to reduce risks associated with cycling activities. These policies are to be practiced by B.I.G. riders and any permitted visiting riders as permitted by Ontario Cycling Association rules, during every B.I.G. ride. All B.I.G. riders, and any permitted visiting riders, share the responsibility for making B.I.G. rides as safe as possible. Each B.I.G. member shall receive a copy, electronic or otherwise, of this Risk Management Plan and a copy shall be available on the [B.I.G. website](#). Additional information regarding B.I.G. rules and programs can also be found on the [B.I.G. website](#).

DEFINITIONS

"B.I.G. Rides" means rides formally organized by B.I.G. and as described on the B.I.G. website. Rides not listed on the B.I.G. website are not B.I.G. rides. "B.I.G. Rider" or "Rider" means a participant in a B.I.G. Ride.

B.I.G. INCORPORATION, ETC.

Bluewater International Granfondo Inc. was incorporated by Letters Patent on March 4, 2016, and continues as the Bluewater Cycling Organization on March 27, 2019, with the trade name "Bluewater International Granfondo". B.I.G. Rides are organized by the B.I.G. Committee which is a committee of the Board of Directors of the Bluewater Cycling organization.

B.I.G. INSURANCE

Through the B.I.G. Rider registration process, each Rider purchases General Liability Insurance coverage through the Ontario Cycling Association (OCS). General Liability Insurance is designed to protect the person (member) or any entity (Province, Club, Canadian Cycling Association) 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. B.I.G. Riders should familiarize themselves with the terms of the insurance coverage. The coverage details may be accessed at <http://www.cyclinginsurance.ca/>. B.I.G. must receive signed insurance waivers from each Rider. Registration in B.I.G. Rides may not be assigned, and participation in B.I.G. Riders is not permitted until a signed waiver is received by B.I.G. This is part of the online B.I.G. Rider registration process.

STANDARDS OF CARE

This Risk Management Plan and all B.I.G. Rides shall adhere to the following, as applicable:

- UCI, CCA, OCA rules and regulations as they pertain to B.I.G. Rides.

- Ontario Highway Traffic Act while on B.I.G. Rides, all Riders 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](#).

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RISK MANAGEMENT GENERAL

- All B.I.G. Riders are responsible for bringing forward to Ride Leaders and the B.I.G. Committee any safety issues related to B.I.G. Rides which present themselves throughout the riding season.
- While on B.I.G. Rides, all B.I.G. Riders must adhere to and obey all rules of the road as per the Ontario Highway Traffic Act, and follow the reasonable instructions of Ride Leaders(s).
- Any B.I.G. Rider on a B.I.G. Ride should immediately advise the Ride Leader(s) and other members of the ride if the rider feels the group or individuals in the group are riding in an unsafe manner. The member should withdraw from the ride if they feel unsafe.
- Each B.I.G. Rider will conduct themselves in a responsible manner and assume liability for their own actions.
- Riders or Ride Leaders should immediately call 911 in the event of an emergency.