

## **Bagels and Bluegrass Bicycle Century Tour 2014 Risk Management Plan**

### **Preamble**

Cycling can be a dangerous activity. The Bagels and Bluegrass Bicycle Century Tour provides cycling routes of approximately 14, 30, 60 and 100 miles. The Bagels and Bluegrass Bicycle Century Tour bicycle ride has developed this Risk Management Plan to document how we manage the 2014 rides to reduce risks associated with cycling activities. These policies are to be practiced by participants and other persons involved in the 2014 events. All riders share the responsibility for making the Bagels and Bluegrass Bicycle Century Tour as safe as possible.

Each participant in the Bagels and Bluegrass Bicycle Century Tour shall receive a copy, electronic or otherwise, of this Risk Management Plan and a copy shall be available on the Bagels and Bluegrass Bicycle Century Tour website.

The Bagels and Bluegrass registration desk must receive signed insurance waivers from each rider and participation in the Bagels and Bluegrass Century Tour is not granted until a signed waiver is received by the registration desk.

### **Insurance**

Participants should have personal medical insurance and carry their insurance information with them at all times during the Bagels and Bluegrass Bicycle Century Tour. The Bagels and Bluegrass Bicycle Century Tour organization carries general liability insurance indemnifying Jackson State Community College and the West TN Amateur Radio Society(WTARS) and event organizers, but this is not personal injury or medical insurance for participants.

### **Standards of Care**

The Bagels and Bluegrass Bicycle Century Tour participants and all associated volunteers shall adhere to the following:

When in the City of Jackson, all persons shall follow the directions of City officials including city officials, police officers, or other emergency personnel.

When outside the jurisdiction of the City of Jackson, all riders and volunteers shall follow the directions of the Event Director, police officers, highway department officials or other responsible persons (e.g, fire, ambulance etc.).

### **General**

All riders shall wear a helmet certified by ANSI or Snell-Approved whenever they are on their bicycles participating in the Bagels and Bluegrass Bicycle Century Tour.

All ride participants will be informed of the Support and Gear (SAG) Stops along the route(s). The routes will also be covered by members of WTARS as well as volunteers and committee members.

All ride participants and volunteers shall conduct themselves in a safe and prudent manner.

Any rider should immediately advise a volunteer at a SAG stop or a WTARS representative should the rider feel a group or individuals in the group are riding in an unsafe manner. The member should withdraw from the ride if they feel unsafe.

Each participant will conduct themselves in a responsible manner and retains liability for their own actions.

Every rider, without exception, must obey all traffic laws, including stopping at all stop signs and signals.

Riders shall stay to the right of the road as conditions permit and ride single file whenever prudent (e.g. motor vehicle traffic is present).

All volunteers driving a vehicle shall maintain insurance in accordance with the State of Tennessee law and shall wear seat belts at all times.

All riders are responsible for ensuring that their bicycle is in good working order before attending the ride.

Volunteers/ride workers shall not use cell phones for conversation or texting while driving. If cell phone use is necessary the driver must pull off the road and stop the vehicle for the duration of the conversation.

Cyclists shall not use cell phones for conversation or texting while riding. If cell phone use is necessary the cyclist must pull off the road for the duration of the conversation.

### **Cyclist Responsibility**

The Bagels and Bluegrass Bicycle Century Tour organization recommends that riders carry cell phones, while recognizing that cell phone service may not be available in all areas traversed by the ride. In the event of an emergency, riders should immediately call 911 via cell phone or other practical means, (e.g. residential telephone line). Riders should then contact the ride headquarters per the telephone numbers provided at check-in.

**When passing through a Check Point/SAG Stop, if cyclist does not choose to stop, cyclist is to call out his or her rider number to the personnel at the stop in order to maintain location of each rider during the course of the day.**

Cyclists must not be under the influence of drugs or alcohol while participating in the ride.

### **Routes**

All ride maps utilize state, county, and local roads that carry light vehicle traffic wherever possible. Riders should expect some vehicle traffic however and must obey Tennessee traffic laws, and use caution when crossing major highways. Riders will be verbally reminded of this fact at the start of the ride.

All routes are marked on the road and explanation of these markings will be made to the riders prior to the ride start. City of Jackson, Madison County Sheriff, Tennessee Highway Patrol, and Jackson State Community College personnel will be along the route, particularly when the route crosses over a

Any Rider that decides to change the route signed up for or leaving the planned route, must notify a volunteer at a SAG stop, a WTARS representative, or called in to the Ride Director per the telephone number provided at check-in, informing them that they are detaching from the group.

Any accident on the Bagels and Bluegrass Bicycle Century Tour shall be immediately reported to a volunteer at a SAG stop or a WTARS representative, or called in to the ride headquarters per the telephone number provided at check-in.