

## **TCBC Risk Management Policy**

The following items constitute TCBC's effort to minimize exposure to liability risk for the corporation, its directors, and its ride leaders:

-All ride leaders must be current members in good standing and fulfill the following requirements:

\*New leaders must attend the TCBC Leader Training Class and lead a minimum of two rides their first year.

\*Returning leaders must attend the Leader Forum yearly (or contact the TCBC Leader Liaison for updating if they cannot attend the forum) and lead a minimum of two rides each year in order to maintain their active leader status.

-All TCBC rides must be listed in the official TCBC Activity Schedule that is published in the TCBC Activity News. The only exceptions to this rule are properly approved Web Rides. (This provides a necessary screening process and exhibits appropriate forethought and planning.)

-TCBC Leaders must follow TCBC's rules and guidelines for leading TCBC rides. Examples of these rules and guidelines would include TCBC's ride classification guidelines, TCBC night ride rules, and TCBC's alcohol use policy.

-All TCBC ride participants are required to properly wear an approved helmet while riding on any TCBC ride.

-TCBC actively promotes safe and lawful bicycle riding at all of its rides and hosts safety forums throughout the year.

-All TCBC members must sign a Liability Release yearly; non-members must sign a Liability Release before each ride.

-Leaders must complete and submit an Incident Report whenever an accident has occurred on their ride that involves significant property damage and/or treatable medical injuries.

-TCBC will maintain Liability Insurance through the League of American Bicyclists (LAB) at the normal levels they offer. TCBC Ride Leaders should be aware that they can purchase additional Umbrella Liability coverage through their automobile or homeowners insurance company if they deem it necessary.