



Risk Management Considerations for Bike and Walkathons

A municipality hosted a fundraiser where participants could walk, cycle, run or rollerblade a 22 kilometer course to raise money. The municipality took proper precautions including inspecting and closing the roads to ensure safety. During the event, a participant who was rollerblading, hit a small stone, fell and injured themselves. The case went to court and the municipality was found not to be responsible for the incident because it had duly inspected the road.

Saying Yes

If you are asked to host a bike or walkathon, consider the following to ensure the event is safe for all participants.

If you are approached by someone requesting an event, investigate if the individual has a genuine link to the cause they are claiming to be fundraising for. Be wary of “do-gooders” who want to raise money but have no legal backing. While they may be sincere, they may not have obtained permission from the organization they want to raise money for, nor do they have the proper insurance required for an event of this nature putting you at risk.

Most societies and foundations require the organizer to fill out an Event Approval form and license agreement before they are allowed to proceed with the event. Make sure you receive a copy of the approval and agreement.

Once you have confirmed permission, ask them to apply for a special events permit from your municipality. This will give

you an overview of the event and make sure the organizers are fully prepared. Also make sure that the organizers have the proper insurance coverages in place. If alcohol is going to be served at any point, check to make sure that a license has been acquired. Make sure they have read your Municipal Alcohol Policy and agreed in writing to conform.

Covering all the Bases

When the organization applies for their special events permit, ask them to submit a copy of the proposed course. Have someone qualified (an experienced biker/runner or someone with good knowledge of the area) check the course over to make sure it is safe for participants. If the course takes place in a busy area, take proper precautions such as closing the road(s). Once you have determined the route is safe, inspect the quality of the roads the participants will be using. Make sure the course is free of debris, the surfaces are not wet or slippery and that there are no major potholes or cracks in the road. Keep track of all inspections in case proof is needed at a later date.

Event Day

On the day of the event have local authorities close the necessary roads and direct traffic. Depending on the age, skill range and length of the course, you may want to consider having a police escort lead the procession well as have one at the rear of the group to make sure no one gets lost or left behind.

While Intact Public Entities Inc. does its best to provide useful general information and guidance on matters of interest to its clients, statutes, regulations and the common law continually change and evolve, vary from jurisdiction to jurisdiction, and are subject to differing interpretations and opinions. The information provided by Intact Public Entities Inc. is not intended to replace legal or other professional advice or services. The information provided by Intact Public Entities Inc. herein is provided “as is” and without any warranty, either express or implied, as to its fitness, quality, accuracy, applicability or timeliness. Before taking any action, consult an appropriate professional and satisfy yourself about the fitness, accuracy, applicability or timeliness of any information or opinions contained herein. Intact Public Entities Inc. assumes no liability whatsoever for any errors or omissions associated with the information provided herein and furthermore assumes no liability for any decision or action taken in reliance on the information contained in these materials or for any damages, losses, costs or expenses in a way connected to it. Intact Public Entities Inc. is operated by a wholly owned subsidiary of Intact Financial Corporation. Intact Design® and Risk Management Centre of Excellence® are registered trademarks of Intact Financial Corporation or its affiliates. All other trademarks are properties of their respective owners. TM & © 2021 Intact Public Entities Inc. and/or its affiliates. All Rights Reserved.