



Risk Management Tips

Getting the Best Out of Your Biking Adventures

Having an established trip plan is an important element for any off-site adventure. Markel has identified mountain biking as an activity that often needs special instructions for participants and staff. These guidelines should include specific practices that all riders can follow to help achieve a positive outcome. The following recommendations may be beneficial to your mountain biking activities and increase the likelihood of a fun trip for all.

- Maintain appropriate supervision ratios for your trip, as outlined below.

Camper Age	# Staff	# Bikers
4 – 5	1	5
6 – 8	1	6
9 – 14	1	8
15 – 18	1	10

Staff is defined as persons over age 16 with 80%+ over age 18.

- Require all riders to wear a helmet that meets ASTM standards, biking pads, and other safety equipment that is appropriate for the riding conditions and participants' skill levels. Most states require riders under 18 years old to wear a helmet when riding a bike. Some states have more stringent requirements based on individual jurisdictions. Whether your state requires helmets or not, you should enforce helmet wearing to reduce the possibility of a head injury to the rider.



- Inspect all equipment before each ride.
 - Make sure helmets and chin straps fit properly.
 - Inspect helmets for cracks or defects. Remove all defective helmets from service.
- Mountain bikes should be inspected prior to each ride. Check to ensure that:
 - Tires are in good working condition and are properly inflated.
 - Handlebars are securely in place.
 - End plugs are in handle bars.
 - Brakes work properly.
 - Seats are secured.
 - Chains are lubricated and function properly.
- Staff serving as guides must be familiar with the trail. Hazards should be identified and marked for quick recognition.



- Riders should not deviate from the planned trail. Reinforce this throughout the ride.
- Staff participating in the ride should monitor the condition of riders to address their fitness and comfort levels. Have a plan in place should a rider be unable to continue.
- All rides must include a staff member certified in Wilderness First Aid or certified as a Wilderness First Responder equipped with a first-aid kit.
- Do not allow nighttime rides. The unseen hazards may be greater than you expect.
- At least one staff member should be equipped with a communication device that can provide status updates and call for emergency assistance. Confirm all communication devices are fully charged before leaving.
- Give participants a safety briefing prior to the ride. This should include a discussion addressing:
 - Speed restrictions for trail and curves
 - What to expect during the ride
 - Stopping points to address upcoming trail challenges
 - A 'no stunts' policy
 - Appropriate distancing from each other and passing procedures
 - What to do in the event of inclement weather or lightning
- Staff should be equipped with emergency bike repair supplies such as a flat repair kit, tire pump, and tool kit.
- Trip plans should be provided and discussed with your Camp Director. Breaks should be established for rest and hydration.



If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at safety1st@markelcorp.com.