WHEELING ISLAND HOTEL-CASINO-RACETRACK'S SPORTSBOOK HOUSE WAGERING RULES – RETAIL

GENERAL RULES, TICKETS and WAGERS:

- 1. Management reserves the right to add, change or delete the House Rules and/or payoff odds subject to regulatory approval of the West Virginia Lottery Commission.
- 2. Any person under the age of 21 years shall not place wagers or collect winnings from any West Virginia sports book.
- 3. Prohibited Sportsbook participants also include:
 - a. any patron on the WV state excluded list
 - b. Wheeling Island Hotel-Casino-Racetrack self-excluded patrons
 - c. Wheeling Island Hotel-Casino-Racetrack banned patrons
 - d. Wheeling Island Hotel-Casino-Racetrack employees
- 4. West Virginia State Lottery regulations prohibit wagering from outside of the State of West Virginia.
- 5. Please verify wager accuracy before accepting your bet or leaving the wagering counter. It is the customer's responsibility to ensure that the odds, and their wager, are correct at the time of placing the bet. Wagering tickets are official and may not always match propositions on the odds display.
 - a. Once a wager is accepted by both parties, it will not be voided prior to the start of the event except at the discretion of management and with the approval of both parties or in the case of error as defined in section 7 below.
 - b. Winning sports wagering tickets expire one year after the date of the event.
 - c. Winning tickets may be mailed in for redemption. See the reverse side of wagering ticket for mail-in collection instructions and address.
 - d. Wheeling Island Hotel-Casino-Racetrack is not responsible for lost, stolen, altered or unreadable wagering tickets. Lost, stolen, and expired ticket claims will be handled as a dispute with the process outlined below.
 - e. All disputes (see above) and redemptions will be addressed within ten calendar days from the date of receipt. All such disputes and redemptions must be sent by mail, in a self-addressed envelope along with supporting documentation, to the address below:

Wheeling Island Hotel-Casino-Racetrack Sport & Race: Attn: Accounting 1 South Stone Street Wheeling, WV 26003

- 6. Management will make every effort to ensure the odds displayed on their screen are accurate.
 - a. Computer generated point spreads / odds shall determine winners, losers, ties and payout odds.
 - b. If posted propositions are not updated simultaneously with computer system changes, an announcement will be made within the Book area of point spread, odds changes, followed by the updating of posted propositions.
 - c. For the protection of all concerned, management will retain a record of all point spreads and odds in case of technical or human error.
 - d. All statistical and other data displayed on the sports book screens, wall boards, scratch sheets, etc. are for the convenience of our patrons only. Maximum care is taken to ensure the accuracy of such information.
- 7. Wheeling Island Hotel-Casino-Racetrack reserves the right to void or amend a wager that is a result of an obvious error with a misstated line or misstated odds of a wager or where the terms offered on a wager are materially different from those available to the general market at the time the wager is placed. This applies to individual wagers or wagers that are part of a multi-event, such as a parlay.
- 8. Wheeling Island Hotel-Casino-Racetrack will accept cash and winning sports wagering tickets as a methods of funding wagers.
- 9. Wheeling Island Hotel-Casino-Racetrack reserves the right to refuse any wager or part of a wager, delete or limit selections prior to the acceptance of a wager, as well as accept a wager at other than posted terms.
- 10. Minimum and maximum wagers on all sporting events shall be determined by the license holder.
- 11. Winning tickets over \$50,000 may be delayed for 24 hours to allow verification of the wager and funds.
- 12. Wheeling Island Hotel-Casino-Racetrack reserves the right to add, delete or change the Sportsbook House Wagering Rules (subject to the West Virginia State Lottery approval) and/or payoff odds.

ACTION/OFFICIAL RESULTS/MINIMUM PLAY

- 1. All "games" (team contests) must be played on the date scheduled, to be considered "Action", unless stipulated otherwise on guest wagering information sheets or odds display. Game start or conclusion times delayed or extended beyond midnight are not recognized as date changes for wagering purposes.
- 2. "Events" including golf tournaments, boxing matches, mixed martial arts, tennis matches, auto races, track and field, Olympic and international tournaments or events must be held within 7 days of scheduled date to be considered "Action", unless stipulated otherwise on guest wagering information sheets or odds display.
- 3. Management is not responsible for location changes. If a game or event is moved from original location, all wagers are No Action.
- 4. All (fighting, boxing, mixed martial arts, etc.) wagers including win, go/don't go (will/won't go), K.O., decision, draw, etc., will have action regardless of any change in weight class, scheduled length of the bout or championship sanction, unless stipulated otherwise on guest wagering information sheets or odds display. All fighting "pick the round" proposition wagers are "No Action" (Refunded) if the scheduled length of the bout is changed from the distance displayed by the sports book, or on guest wagering information sheets or odds display.
- 5. All future book wagers (index/odds to win a future contingency, including league, conference, division, championship, or "other events," etc.) are "Action" as long as a winner/champion is officially declared, regardless of season length or playoff format. All future book bets are "Action" regardless of team relocation, name change, date change or a change in league affiliation unless specified on any printed media or electronic boards.
- 6. All results are deemed final once the official agency (official sports body, commission, sanctioning organization, etc., recognized agency such as AP) has posted the result. Subsequent inquiries and changes to official result will not affect the bet settlement.
- 7. For betting purposes, the winner of an event or game will be determined on the date and approximate time of the events conclusion according to house wagering rules. Wheeling Island Hotel-Casino-Racetrack does not recognize suspended games, result changes one hour or more after the events conclusion, protests, or overturned decisions, etc.
- 8. Minimum play requirements for betting purposes (unless stipulated otherwise on guest wagering information sheets or odds display, games are official after):
 - a. Football (professional and college) 55 minutes of play.
 - b. Basketball (professional) 43 minutes of play.
 - c. Basketball (college, international) 35 minutes of play.
 - d. Hockey (professional, college, amateur, international) 55 minutes of play.
 - e. Soccer (professional and amateur) 90 minutes of play.
 - f. Fighting, Mixed Martial Arts (professional and amateur) When bell (buzzer etc.) is sounded signifying the start of the opening round the bout is considered official for betting purposes, regardless of the scheduled length. For fighting go/don't go, KO, decision and draw propositions, see rule # 12.
 - g. Baseball & Softball (major league, minor league, college, other professional leagues, amateur) In all nine-inning scheduled games, winners and losers are official after nine innings of play, unless the home team on the scoreboard (team batting 2nd) is leading after eight and one-half innings. Postponed or Suspended games must go a minimum of five innings or four and one-half innings if the home team on the scoreboard (team batting 2nd) is ahead (also applies to seven-inning scheduled games). If a game goes past five innings and is subsequently Postponed or Suspended, the winner is determined by the score after the last full inning of play; except in a case in which the home team on the scoreboard (team batting 2nd) scores to tie or take the lead in the bottom half of the inning in which the game is Postponed or Suspended, the runs do count. For baseball "totals", run lines, and propositions see rule #13.
 - h. All contests not listed above that involve a predetermined length of play, time limit, distance, etc. that are not reached, yet the event is called final by event officials with a winner declared, shall also be considered official for betting purposes, unless stipulated otherwise on guest wagering information sheets or odds display. In games where a "Mercy Rule" is expressly part of the rules, all innings are considered to have been played to completion when a Mercy Rule is invoked
 - i. All other contests not listed above that involve a scheduled length of play or time limit must play to their conclusion or have five minutes or less than 10% of scheduled playing time remaining when the contest concludes to be considered official for betting purposes.
 - 1. All halftime (1st half and 2nd half), quarter, period, set, etc. wagering propositions must be played to the conclusion of that portion of play to be considered "Action", and are independent of the game and other propositions. Soccer 1st half or 2nd half wagers must go at least 45 minutes to be considered "Action".
 - k. All college baseball and softball wagers are "action" regardless of starting pitchers

- I. For specific inning or combined inning (Ex. 1st 5 Innings) wagering on baseball, the specified inning must have been completed for action. For example if a wager on a run being scored in the 5th inning where a games is postponed in the 7th inning is "action"; whereas if the game were to be called at any time during the 5th inning, the wager is void (regardless if a run has been scored)
- m. Unless odds are quoted for a tie or draw, any market where the result is a wagering tie will be refunded
- n. For specific yes-no on a run or goal scored in a particular inning or period , the full inning or period must be completed for "action"
- 9. Rules and minimum play requirements on "proposition" bets (statistical, match-up, player performance proposition wagers, "In Play", (In-Progress, In-Game, etc.) wagers are the same as those for "totals" on that event, unless stipulated otherwise on guest wagering information sheets or odds display.
- 10. When wagering on "totals" (combined score, over/under) on contests involving a scheduled time limit, all game wagering rules applicable to minimum play requirements shall also apply to all "total" wagers, unless stipulated otherwise on guest wagering information sheets or odds display.
- 11. In "Fighting", mixed martial arts, etc. "Go/Don't Go" (will/won't go, over/under) proposition wagers, a full round is defined as one in which the bell (buzzer, etc.) has sounded signifying the conclusion of such round. If a fighter is counted out or the bout officially stopped prior to the bell, that round is not considered a full round for wagering purposes. If a half round (one minute and thirty seconds of a three minute round, 2 minute 30 seconds of a five minute round) or other specified time is listed, the official time of the bouts conclusion, as determined by ring officials, will determine proposition winners and losers.
 - a. On fighting, mixed martial arts "K.O." proposition wagers, "K.O." includes knockout, technical knockout, disqualification, or any other stoppage.
 - b. On fighting, mixed martial arts "Decision" proposition wagers, "Decision" means fight must go to the judge's scorecards to determine a winner; including technical decision.
 - c. On fighting, mixed martial arts "Draw" proposition wagers; "Draw" means fight must go to the judges' scorecards and be declared a draw; including technical draw.
- 12. On "half-time" wagers, scoring during the second half shall determine winners and losers. Overtime periods are included as part of the second half. On first half, quarter, period, inning wagers, set, etc., scoring during that designated portion of play only, shall determine winners and losers.
- 13. On "In-Play" (In-Progress, In-Game, etc.) wagers the final score or result shall determine winners and losers, unless stipulated otherwise on guest wagering information sheets or odds display.
- 14. If on the day of the events conclusion no winner is determined, minimum play requirements are not met or if "no contest" is declared, all wagers on that event will be considered "No Action" for betting purposes and wager will be refunded.

15. Auto Racing

- a. All future book wagers on Auto Racing are "Action" once player / Driver begins event unless stipulated otherwise on guest wagering information sheets or odds display.
- b. All participants in event match-up or Player / Driver propositions must start the event, or that proposition is "No Action" and wager will be refunded.
- c. All auto race wagers are on drivers only; not on a team or car, unless stipulated otherwise on guest wagering information sheets or odds display.
- d. Auto race results will be considered official for wagering purposes one hour after the events conclusion. At that time auto series recognized results and statistics will be used to determine all winners and losers. Subsequent changes will not be recognized.
- e. When wagering on auto race over/under cautions, lap leader or lead change propositions, all scheduled laps must be run for "Action", unless stipulated otherwise on guest wagering information sheets or odds display.
- f. Auto race results will be considered official for wagering purposes upon conclusion of post race inspection. At that time auto series recognized results and statistics will be used to determine all winners and losers. Subsequent changes will not be recognized.
- g. The field includes any driver who is not listed.

16. Australian Rules Football

- a. Unless explicitly stated, should a match or else a specified period (ex. 1st Half, 3rd Quarter, etc.) end in a draw, all bets will be settled as void
- b. Unless otherwise stated, all bets referring to matches will be settled on with the result at the end of 4thQuarter (normal time).

- c. All bets referring to player performance, as well as "Head to Head" and "Over/Under" bets involving one or more players' performances in a single match/event are considered valid given that the specified players play from the start of the match.
- d. First Goal Scorer in the match/1st Quarter Stakes will be refunded on players who are not in the starting 21. Bets on First Goal Scorer in the match do not require the goal to be scored in the 1st Quarter. Should no goal be scored in the listed period all bets will be settled as void.
- e. First Goal Scorer in the 2nd, 3rd or 4th Quarter All bets are "Action" irrespective of the player's participation (or lack thereof) in the listed Quarter and the match. Should no goal be scored in the listed quarter all bets will be settled as void
- f. "Wire-to-Wire" betting refers to which team (if any) is leading the match at the end of each quarter.
- g. Should any replay/extra matches be required to determine any position in the classification, league winners, etc., the outcomes deriving from these replays/extra matches will be used for the settlement of the respective bet offer.
- h. For match betting on a Grand Final, the betting is specific to the upcoming match to be played, or the current match, in the case of live betting. Bets will not carry over to any replay and a new market will be added for any subsequent matches
- i. When settling offers which relate to the performances of two or more individuals/teams over a stipulated timeframe/competition, stages of elimination within the "Finals" will count for the settlement. Should two teams be eliminated at the same stage, the team that finished highest on the AFL ladder at the conclusion of the Regular Season will be considered as having achieved a better position.
- j. All are "Action", regardless of change of venue.

17. Athletics (Track & Field)

- a. Unless otherwise stated, all bets on Athletics are determined on the basis of the result after the final stage of that competition. If neither of the listed participants takes part in the final stage, all bets will be void, unless the governing association follows specific tie-breaking procedures, in which case, these will be deemed valid.
- b. All bet offers will be settled based on the first official result being presented. However, the Operator will take into account and settle/re-settle accordingly, following any changes to the official result issued within 24 hours after the event has taken place. For such eventuality to be considered, the protest must be attributable to incidents happening exclusively during the event, such as a line infringement, pushes or a false handover in a relay race, etc. No doping cases will be considered. The result available at the end of the aforementioned 24 hours will be deemed as binding regardless of any further protests, changes to the official result, etc.
- c. If two or more participants take part in different heats during a competition, all Head-To-Head-offers between them will be considered void, unless there is a later stage in the competition that at least one of them qualifies for.
- d. A participant that is disqualified due to infringement of the start procedure (false start) will be deemed as having taken part in the event.

18. Badminton, Tennis and other Racket Sports (Squash, Table Tennis, Rackleton)

- a. Tennis are "Action" once a player begins event unless stipulated otherwise on guest wagering information sheets or
- b. All bets will remain valid as far as the match/offer is played within the tournament framework regardless of any changes (either before or during the match), in conditions (indoor/outdoor) and/or surface types, unless other arrangements have been agreed.
- "Moneyline" or "Match" bet offers are based on the general principle of tournament progress or tournament win, depending on which phase of the competition the match refers to. The player/team progressing to the next round or winning the tournament is to be considered as the winner of the bet regardless of match duration, withdrawals, disqualifications, etc. These bets require at least one set to be completed for bets to stand.
- d. "Over/Under" and "Handicap" offers on unfinished matches (f.e retirements) markets will be voided unless total amount of games is reached and all lines lower from total games scored in the match will be settled as Over. Rest of the lines will be voided.
 - i. Example 1 Over/Under: A retirement occurs in a match scheduled for two sets with the score 7-6, 4-4 (total 21 games played). The offers: "Total Games Over/Under 20.5" (or any lines lower than that amount) will be settled with "Over" bets as winning and "Under" bets as losing. Bets on lines higher than that will be settled as void.
- e. All "Correct Score" (namely Set Betting and Game Betting), "Odd/Even", and those offers which refer to the winner of a particular period in the match (example "Which player will win the first set?" and "Set 2 Game 6: Winner" require the relevant part of the match to be completed.
- f. All type of offers not specified above require at least one set to be completed for bets to stand, except for those offers the outcome of which is already determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.

- g. In a Doubles match, all bets will be declared void if any of the stated players are being replaced.
- h. Any reference to "Grand Slams" will be based on the tournaments for that particular season to which the ITF attributes said definition, irrespective of any venue, date, or any other changes.
- i. Unless explicitly stated, all bets on Davis Cup matches will be voided in case it is decided that the match is played in any other format than "Best of 5 Sets", (e.g. Best of 3 Sets).
- j. Offers relative to the Davis Cup are offered with the explicit assumption that the particular match-up will form part of the so-called "rubbers" for the next available Singles session, which usually consists of two Singles matches per session. All bets will be cancelled on matches which are intended for the first or second rubber (usually Friday Singles matches) which had the listed participants changed, regardless of the fact that the same encounter could actually happen during other match-ups of the same tie/round.
- k. Results acquired in a "Pro Set" will be valid only for the following offers: "Match", "Set Handicap", "Set Betting" and "Total Sets". All other types of offers will be settled as void, with the exception of offers the outcome of which is already determined.
- I. In cases where a "Match Tie-Break" is used by the organizing committee/federation as the deciding factor in determining the outcome of the match, said "Match Tie-Break" will only count as 1 "Game" as applicable. (Example: A match with the following scores: 6-4 (Set 1), 2-6 (Set 2) and 10-8 (Match tie-break) will be resulted in Participant/Team A winning 9 Games (6+2+1) while Participant/Team B will be considered as won 10 (4+6+0)

19. Baseball/Softball

- a. Baseball & Softball (major league, minor league, college, other professional leagues, amateur) In all nine-inning scheduled games, winners and losers are official after nine innings of play, unless the home team on the scoreboard (team batting 2nd) is leading after eight and one-half innings. Postponed or Suspended games must go a minimum of five innings or four and one-half innings if the home team on the scoreboard (team batting 2nd) is ahead (also applies to seven-inning scheduled games). If a game goes past five innings and is subsequently Postponed or Suspended, the winner is determined by the score after the last full inning of play; except in a case in which the home team on the scoreboard (team batting 2nd) scores to tie or take the lead in the bottom half of the inning in which the game is Postponed or Suspended, the runs do count. For baseball "totals", run lines, and propositions see rule #13.
- b. All college baseball and softball wagers are "action" regardless of starting pitchers
- c. For specific inning or combined inning (Ex. 1st 5 Innings) wagering on baseball, the specified inning must have been completed for action. For example if a wager on a run being scored in the 5th inning where a games is postponed in the 7th inning is "action"; whereas if the game were to be called at any time during the 5th inning, the wager is void (regardless if a run has been scored)
- d. When wagering on baseball & softball "totals" (combined score, over/under), the game must go at least the regulation nine innings (eight and one-half if the home team on the scoreboard /team batting 2nd is ahead) for a scheduled nine inning game and seven (six and one-half if the home team on the scoreboard /team batting 2nd is ahead) for a scheduled seven inning game. Thereafter, if a game is Postponed or Suspended the score will be determined after the last full inning; unless the home team on the scoreboard (team batting 2nd) scores to tie or take the lead in the bottom half of the subsequent inning in which case the score is determined at the time the game is Postponed. Listed or specified pitchers must start in over/under wagers or there is "no action" and wager will be refunded.
- e. Rules for baseball propositions, run lines, and all baseball "in-play" wagers are the same as those for baseball totals, unless stipulated otherwise on guest wagering information sheets or odds display.
- f. On Baseball 5 Inning wagers, games must go 5 full innings and Both Specified (Listed) Pitchers must start for "Action". Winners and losers determined at the conclusion of the 5th inning.
- g. In games where a "Mercy Rule" is expressly part of the rules, all innings are considered to have been played to completion when a Mercy Rule is invoked
- h. Baseball & Softball wagers are accepted in the following manner:
- i. Pro Baseball Action team against team All bets are action at the stated odds regardless of the starting pitchers for either team.
- j. All college baseball, softball and non-MLB pro league baseball wagers are "action" regardless of starting pitchers
- k. For all full-game wagers on softball the game must go at least the regulation seven innings or six and one-half if the home team on scoreboard/Team Batting 2nd is ahead for action.
- I. For specified inning or combined inning wagers, the specified inning must have been completed for action
- m. Player prop bets will be action if the player starts or enters the game at any point as a pitcher, or makes a plate appearance as a batter

- n. MLB Season Win Totals only include regular season games and at least 158 regular season games must be played for action. Play-off games and pre-season games do not count for this bet offering.
- o. MLB Playoffs/World Series In the case of a suspended or postponed playoff game, the game must resume/start within a span of 96 hours and be completed to be considered action.
- p. In the event of a pitcher(s) change prior to the start of a baseball game, money odds may be adjusted. If one scheduled pitcher starts against an unscheduled pitcher, "Action" and live one "Specified (Listed) Pitcher" wagers will be computed at the opening price established by management with the new pitcher.
- q. When wagering on "totals" (over/under), overtime periods, extra innings, etc., are counted in the final score, unless stipulated otherwise on guest wagering information sheets or odds display.
- r. For 7 inning doubleheaders the following rules apply:
 - i. All markets will be void unless 7 innings are played or 6.5 innings (if the home team on the scoreboard/team batting 2nd) is ahead at the start of the bottom of the 6th inning
 - ii. If a 7 inning game is shortened due to weather, the money line will be action if at least 5 innings are completed or (4.5 innings if the home team on the scoreboard/team batting 2^{nd}) is ahead at the start of the bottom of the 4^{th} run line and totals will be void
 - iii. For specified inning or combined inning wagers, the specified inning must have been completed for action
- s. For the World Baseball Classic or any other games that are called due to the mercy rule, "totals" and "run lines" are considered "action".
- t. In the event that the All Star Game does not go into extra innings but is decided by a Home Run Derby the Winner of the Derby will have one (1) run added to its score and this run will count towards the game total. Example of the Home Run Derby scenario: If the score is 3-3 after nine (9) innings the team winning the Home Run Derby will win the game 4-3.

20. Basketball

- a. Minimum play requirements for betting purposes (unless stipulated otherwise on guest wagering information sheets or odds display, games are official after): Basketball (professional) 43 minutes of play.

 Basketball (college, international) 35 minutes of play.
- b. A bet on Basketball is determined on the basis of the Result after the so-called extra (over) time, unless otherwise stated.
- c. Quarter/Half Markets: The entire period of play must be completed for bets to stand
- d. Second Half Markets: Resulted on score for second half, inclusive of overtime.
- e. Quarter Markets: Resulted on score for relevant quarter overtime does not count.
- f. Home team/Away team total points: Resulted on score at the end of the game, inclusive of overtime.
- g. Highest Scoring Half: For settlement purposes, the second half is inclusive of overtime
- h. Bets referring to the match outcome or Money Line from ties which are decided over two or more match-ups will have the "Including Overtime" offer voided in case the game ends in a draw and no further play is done in that particular game.
- i. "Head to Head" and "Over/Under" bets involving one or more players' performance in the game/series/event/tournament are considered valid given that all listed players take part in the match/event/tournament at some stage for bets to stand. Push Rules apply.
- j. All bets referring to aggregated Season, Series or Tournament Totals (such as Points, Rebounds, Assists, etc.) will be settled based on official statistics by the governing association. Unless otherwise stated

21. Beach Volleyball

- a. All bets will remain valid as far as the match/offer is played within the tournament framework regardless of any changes in schedule, conditions, etc., unless other arrangements have been agreed.
- b. Match" bet offers are based on the general principle of tournament progress or tournament win, depending on which phase of the competition the match refers to. The team progressing to the next round or winning the tournament is to be considered the winner of the bet regardless of match duration, withdrawals, disqualifications, etc. These bets require at least one set to be completed for bets to stand.

- c. "Over/Under" offers on unfinished matches the outcome of which is already determined before the interruption of play and/or where any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption. See example from the tennis-section for reference.
- d. Spread" and "Handicap" offers on unfinished matches will be voided.
- e. All "Correct Score", "Odd/Even" and those offers which refer to the winner of a particular period in the match (example "E.g. Team to win the first set") require the relevant part of the match to be completed.

22. Curling

a. Settlement of all bets referring to Curling will be based on the result after eventual extra ends, unless specifically specified.

23. Cycling (Track, Road & Cyclo Cross)

- a. Settlement of offers will be based upon the rider/team achieving the highest position at the end of the stage/event.
- b. The decisive factor in settling bets will be the highest placing in the specified event as listed by the official organization at the time of the podium presentation, disregarding subsequent disqualifications, changes to the official result, etc.
- c. All "Head to Head" and "Over/Under" bets featuring the performance of one or more riders in an event/stage are considered valid given that all listed riders start the relative event/stage and at least one completes the said event/stage.
- d. Bets referring to the outcome upon completion of the event require that the specified event is considered as completed in full and its result is declared, otherwise bets will be declared void, unless the result is already determined. In case the full number of stages for an event is not totally completed, or if the organizers decide to remove the result of certain stages from the computation of the official result, then the bets will be deemed valid granted that the number of the excluded stages does not exceed 25% of the pre-established number of stages (excluding prologue) at the beginning of the competition.
- e. All bets will be deemed as valid provided that the Event, or the relative stage to which the bet refers to, is played within the same year, unless other arrangements have been agreed to.
- f. Bets on performances in a particular stage stand regardless of any route modifications which the organizers might deem fit to consider and apply during the stage. Exception to this is the case where a stage which has particular characteristics (E.g.: a Mountains stage) is changed by the organizers, before the stage starts, into a stage which has other predominant characteristics (E.g.: Time Trial or low-lying stage). In such case bets which have been placed before the announcement of the change in stage concept will be declared void
- g. Unless otherwise specified, in a team/rider performance bet offer in a specific event (such as Total Stage wins by Team/Rider X in Tour Y) or "Head to Head" bet offers involving two riders/teams performances in specific events, occurrences happening in events which are given any of the following denominations will not count towards the settlement: Prologue, Team Time Trial.

24. All "Darts

- a. All bets will remain valid as far as the match/offer is played within the tournament framework regardless of any changes in schedule, etc., unless other arrangements have been agreed.
- b. "Match" odds are based on the general principle of tournament progress or tournament win, depending on which phase of the competition the match refers to. The player progressing to the next round or winning the tournament is to be considered the winner of the bet regardless of match duration, withdrawals, disqualifications, etc.
- c. "Over/Under" offers on unfinished matches/events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption. For the calculation of these settlements, the minimum amount of occurrences which should have been needed to bring the offer to the natural conclusion will be added as necessary depending on the number of legs which the match is scheduled for. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer this will be settled as such.
- d. "Handicap" offers require all scheduled sets to be completed for bets to stand except in those events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers which will be settled accordingly. See examples from the Tennis section for reference.
- e. Correct Score", "Odd/Even" and those offers which refer to the winner of a particular period in the match (example "E.g. Player to win the first set" or "First Player to reach X Sets") require the relevant part of the match to be completed.
- f. All types of offers not specified above require at least one set to be completed for bets to stand, except for those offers the outcome of which is already determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.

25. Fighting (Boxing / Mixed Martial Arts)

- a. Fighting, Mixed Martial Arts (professional and amateur) When bell (buzzer etc.) is sounded signifying the start of the opening round the bout is considered official for betting purposes, regardless of the scheduled length. For fighting go/don't go, KO, decision and draw propositions, see rule b.
- b. In "Fighting", mixed martial arts, etc. "Go/Don't Go" (will/won't go, over/under) proposition wagers, a full round is defined as one in which the bell (buzzer, etc.) has sounded signifying the conclusion of such round. If a fighter is counted out or the bout officially stopped prior to the bell, that round is not considered a full round for wagering purposes. If a half round (one minute and thirty seconds of a three minute round, 2 minute 30 seconds of a five minute round) or other specified time is listed, the official time of the bouts conclusion, as determined by ring officials, will determine proposition winners and losers.
- c. On fighting, mixed martial arts "K.O." proposition wagers, "K.O." includes knockout, technical knockout, disqualification, or any other stoppage.
- d. On fighting, mixed martial arts "Decision" proposition wagers, "Decision" means fight must go to the judge's scorecards to determine a winner; including technical decision.
- e. On fighting, mixed martial arts "Draw" proposition wagers; "Draw" means fight must go to the judges' scorecards and be declared a draw; including technical draw.
- f. All straight win wagers will have "action" regardless of any changes in weight class, scheduled length of the bout, or championship sanction unless otherwise stipulated. All round, knock-out ("K.O.") or decision proposition wagers are "no action" if the scheduled length of the bout is changed.
- g. All wagers will be settled according to the official result of the relevant governing body immediately as declared by the ring announcer at the end of the fight.
- h. For settlement purposes, in case the match is interrupted for any reason in between rounds, e.g. retirement before the start of a round, disqualification, failure to answer the bell, the fight will be deemed to have finished at the end of the previous round.
- i. In the event of a fight being declared a "no-contest", all wagers (including totals) on that fight will be considered "no-action", regardless of when the fight is stopped.

26. Football (American)

- a. Unless otherwise stated, all bets on American Football are determined on the basis of the result after any overtime or extra time.
- b. All offers will be declared void unless 55 minutes of play have been completed except for those the outcome of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- c. "Head to Head" and "Over/Under" bets involving one or more players' performance in the game/event/ are considered valid given that all listed players take part in the match/event/tournament at some stage for bets to stand.
- d. Unless specifically stated or implied in the offer characteristics, settlement of Season bets will be based as per the classifications, definitions and tie-breaking rules as per NFL.com, or the official website of the competition (as applicable).
- e. All settlements including forfeits are based on results and statistics provided by the relevant league's governing body (nfl.com, cfl.ca & ncaa.org) All single games wagers where a forfeit occurs will be void/refunded.
- f. Unless otherwise specified, a typical NFL week/round schedule is considered as running from Thursday to the following Wednesday, as per local stadium time. Any events/offers not completed within the aforementioned timeframe will be settled as void, except for those offers the outcomes of which has already been decided and could not possibly be changed regardless of future events, which will be settled according to the decided outcome. Bets referring to events which have been rescheduled within the same week/round will remain valid as much as said events are played within timeframe above.
- g. All offers referring to player performances remain valid regardless of eventual player trades during any point in the season.
- h. Offers referring to individual player performances' in a single game and season long (example: Total Rushing Yards by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will have the most rushing Yards), require all listed individuals to be an active participant in the applicable match for bets to stand.
- i. Bets on Double Result (i.e. predicting the outcome at Half Time combined with the result at the end of the 4th Quarter) will not take into account any outcomes deriving from Overtime.
- j. First/Next Offensive Play markets are settled based on the first/next offensive play from scrimmage (as applicable), excluding Penalties. Should a kick-off be returned for a touchdown, bets will be settled with the outcome of the following kick-off. For settlement purposes, incomplete/intercepted passes, Quarterback sacks or fumbles will be considered as "Pass Play". Fumbles on exchanges to the Running Back will be considered as "Run Play".

- k. Settlement on offers referring to "Offensive Yards" will be based on the net number of yards including any sack vardage lost.
- l. Offers referring to any team scoring a specified successive number of times unanswered will consider scorings tallied during eventual Overtime but excludes any PATs (points after Touchdowns or 2-point conversions).
- m. "Team to call first Timeout" offers will not take into consideration for settlement purposes any timeouts lost through any other means such as failed challenges, coaches challenges and/or injuries.
- n. Settlement on all penalty offers will be based on the penalty being accepted. Declined penalties do not count.
- o. Bets referring to the outcome of a particular drive will be settled as void in case of an incomplete drive. In cases where Team A has the ball and fumbles with the ball being recovered by Team B who successively fumbles it back to Team A, the outcome will be settled as a "Turnover". Turnover on Downs (failed 4th Down attempt), will also be considered as a "Turnover". Should it happen that a punt is fumbled by the receiving team and recovered by the kicking team, bets will be settled as "Punt".
- p. Offers on whether a 1st Down will be made during the current drive will be settled as "YES" should a new set of "Downs" be achieved either by Run, Pass (including cases where a Touchdown is scored as a result) or an Automatic 1st Down Penalty. "Safety" or "Field Goal" (irrespective whether the Field Goal being scored or not), will settle the offer as "NO". Any Down replayed due to non-automatic penalties will not be considered for settlement purposes unless committed with 5 yards or less to go.
- q. Settlement on which team will gain most Passing/Rushing yards will be based on the gross number of yards thrown/run, including any negative yarding for rushing.
- r. Futures/Season Bets NFL regular season win totals, and matchups are based on teams completing all 17 regular season games, and for CFL all 18 regular season games, College Football teams must play all scheduled regular season games for action.
- s. When wagering on football regular season win totals (college and professional), teams must play the exact number of games on their schedule for "action". If there is a change in opponent, if the team plays the originally scheduled number of games, those bets are still declared as "action". For college football regular season wins, conference championship and bowl games do not count towards the win total.

27. Golf

- a. All long term future book wagers on Golf are "Action"
- b. All participants in event match-up or Player propositions must tee off or start the event, or that proposition is "No Action" and wager will be refunded.
- c. Most holes played wins golf matchups. If holes are equal, then low score wins.
- d. If golfers listed in a match-up are involved in a 3-way (or more) playoff, either golfer involved must win the playoff to win that matchup, or proposition is "No Action" and wager will be refunded.
- e. In the event of a tie or a "dead heat" the bet amount is reduced by the number of players tied for that placing while the original odds stand. An example of this would be a \$100 wager placed on Golfer A at +200 to finish in the Top 5. If Golfer A ties with 4 other Golfers for 5th place the wager will be calculated by dividing the \$100 stake 5 times per Rules. Calculation: \$20*+200-\$60
- f. Tournament Group Betting: Winning bets must select the player who achieves the highest tournament placing from a selected group. In the event of any player in the group not teeing off, bets will be refunded. Players missing the cut will be eliminated unless all of the players in the group miss the cut. If this occurs the lowest score at that stage will determine the winner. Dead heat rules apply if two or more players are tied at the end of the tournament, unless the result is determined by a playoff in which case the playoff winner is considered the group winner.
- g. Round Leader Markets: Bets will be settled after the specific round has been completed. Dead heat rules apply.

28. Handball

- a. Head to Head" and "Over/Under" bets involving the performance of one or more players in the match/event/tournament are considered valid given that all listed players take part in the match/event/tournament at some stage for bets to stand.
- b. All bets referring to aggregated Tournament Totals will be settled based on official statistics by the governing association. Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. Extra Time) but not Penalty Shoot Outs.
- c. Settlement of player related bets in a specific match will be based on the result after the end of the 2nd half (Regular Time), unless otherwise stated.
- d. Unless otherwise stated all bets will be settled based on the score at the end of regulation time and excluding overtime if played. All match betting markets are based on the result at the end of a scheduled 60 minutes play unless otherwise stated. If the scheduled 60 minutes is not played then bets will be void, with the exception of game props where the result has already been determined.

29. Hockey

- a. Minimum play requirements for betting purposes (unless stipulated otherwise on guest wagering information sheets or odds display, games are official after.) Hockey (professional, college, amateur, international) 55 minutes of play.
- b. Unless otherwise stated, markets will be settled with results and statistics at the end of eventual Overtime, Penalty Shoot-Outs or any other prolongations the relevant governing association employs
- c. In the event of a shootout in Hockey, the winner of the shootout will have one (1) goal added to its score which is considered in the determination of the winner and loser and counted toward the game total regardless of the number of shootout goals scored.
- d. Hockey player proposition wagers do include overtime, but not shootouts unless otherwise specified
- e. Ice Hockey Grand Salami will be decided by adding up all the scores for the games scheduled for that particular day using official league sources. All games must be completed for action. Goals scored in overtime are included.
- f. Futures/Season Bets All bets stand on Outright, Conference and Divisional betting regardless of player movement, team movement, or name changes during any point in the season.
- g. For pro hockey regular season points wagers, please check customer sheets for the minimum required games to be played for "action".
- h. If overtime includes another period, the first team to score will win the game. This overtime goal scored will be included in the puck line wagers and total wagers that are only specified as "including overtime".

30. Lacrosse

- a. The settlement of the Markets for each match are based on the results provided by the organizing federation or league. All games must go the full 60 minutes for bets to stand, unless otherwise stated.
- b. In the event of a match not taking place, bets on this match will be void. In the event of a match starting but not being completed, all Markets will be void.

31. Motor Sports (NASCAR, Formula 1, Indy Car)

- a. All future book wagers on Auto Racing are "Action" once a driver begins the event unless stipulated otherwise on guest wagering information sheets or odds display.
- b. All participants in event match-up or Driver propositions must start the event, or that proposition is "No Action" and wager will be refunded.
- c. All auto race wagers are on drivers only; not on a team or car, unless stipulated otherwise on guest wagering information sheets or odds display.
- d. Auto race results will be considered official for wagering purposes following the conclusion of the post-race inspection. At that time auto series recognized results and statistics will be used to determine all winners and losers. Subsequent changes will not be recognized.
- e. When wagering on auto race over/under cautions, lap leader or lead change propositions, all scheduled laps must be run for "Action", unless stipulated otherwise on guest wagering information sheets or odds display.

32. Netball

- a. Unless otherwise stated, settlement of bets on will be determined on the basis of the result after the so called extra (over) time.
- b. "Margin Betting" and "Half/Time Full Time" offers are settled with the outcome at the end of the 80 minutes play.
- c. A match has to be completed for bets to stand, except for those offers the outcome of which has been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome
- d. All bets related to player performance are considered valid given that the listed players play in the relevant event/match.

33. Rugby League

- a. Unless otherwise stated, settlement of bets on Rugby League is determined on the basis of the result after the so called extra (over) time or Golden Point Rule, as applicable.
- b. "Margin Betting" and "Half/Time Full Time" offers are settled with the outcome at the end of the 80 minutes play.
- c. Certain competitions/events might have offers that are relevant to a specific period/match that can end in a draw, either at the end of the normal 80 minutes of play or even after eventual extra (over) time is played. In such cases bets are settled as "void"
- d. Try Scorers (First/Last/Anytime/Team) All bets include any potential extra (over) time. Any bets placed on players in the game day 17 stand regardless of the player's participation (or lack thereof) in the match. Stakes on players not included in game day 17 will be refunded.
- e. Unless otherwise specified, all other bets involving the performance of one or more players will require the listed participant(s) to play from the start of the match to be valid.
- f. Settlement of player-related bets in match/event/tournament will be based on the result after potential over (extra) time, unless otherwise stated.

g. All bets stand, regardless of change of venue.

34. Rugby Union

- a. Unless otherwise specified all bets referring to the match and team performances, etc. are settled in accordance with the result at the end of the 2nd half (after 80 minutes play).
- b. Certain competitions/events might have offers that are relevant to a specific period/match that can end in a draw, either at the end of the normal 80 minutes of play or even after eventual extra (over) time is played. In such cases bets are settled as "void"
- c. Try Scorers (First/Last/Anytime/Team) All bets include any potential extra (over) time. Any bets placed on players in game day 22 stand regardless of the player's participation (or lack thereof) in the match. Stakes on players not included in game day 22 will be refunded.
- d. Unless otherwise specified, all other bets involving the performance of one or more players will require the listed participant(s) to play from the start of the match to be valid.
- e. Settlement of player-related bets in match/event/tournament will be based on the result after potential over (extra) time, unless otherwise stated.
- f. All bets stand, regardless of change of venue.

35. Rugby 7's (Olympic Rugby)

- a. Unless otherwise specified all bets referring to the match and team performances, etc. are settled in accordance with the result at the end of the 2nd half (after 14 minutes play), overtime is not included.
- b. Rest of the house rules stated for Rugby Union apply where applicable.

36. Soccer

- a. Minimum play requirements for betting purposes (unless stipulated otherwise on guest wagering information sheets or odds display, games are official after.) Soccer (professional, international, amateur) 90 minutes of play 1st half or 2nd half wagers must go at least 45 minutes to be considered "Action".
- b. 90 minute/Match Outcome/Three Way Wager is on the outcome of a soccer match, determined on the basis of the score at the end of 90 minutes of play and any time the referee adds to compensate for injuries and other stoppages.
 - i. Wager does not include periods of extra time or penalty shootouts.
 - ii. A wager in which there are three (3) possible outcomes in a soccer match. (Side A, Side B, or Draw)
- c. To Advance Wager on a team in a soccer match to advance to the next level or round of competition.
 - i. Wagers will be decided on the basis of the score at the referee's final whistle at the match's natural conclusion, whether the match is decided in regular time, extra time or in a penalty shootout.
- d. Three Way wagers will be decided on the basis of the score after 90 minutes of play and any time the referee adds to compensate for injuries and other stoppages.
- e. Unless otherwise specified, or indicated in conjunction with the bet offer, all other goal-related or disciplinary bets will require the listed player(s) to play from the start of the match to be valid. (Own goals will never count as a goal scored for any selected player)

37. Surfing

- a. All bets stand, regardless of any postponement, change of venues, etc., granted that the event is held within the official waiting period as declared by the governing body.
- b. Matchups referring to the performance of one or more surfers are considered valid given that all listed surfers start in the listed heat/event.
- c. Certain competitions/events might have offers that are relevant to the performance in an event where two or more listed surfers are eliminated in the same stage. In this case bets would be settled as void

38. Swimming

- a. Unless otherwise stated, all bets on Swimming are determined on the basis of the result after the final stage of that competition. If neither of the listed participants takes part in the final stage, all bets will be void, unless the governing association follows specific tie-breaking procedures, in which case, these will be deemed valid.
- b. All bet offers will be settled based on the first official result being presented. However, the Operator will take into account and settle/re-settle accordingly, any changes to the official result issued within 24 hours after the event has taken place. For such eventuality to be considered, the protest must be attributable to incidents happening exclusively during the event, such as a lane infringement or an early start in a relay race, etc. No doping cases will be considered. The result available at the end of the aforementioned 24 hours will be deemed as binding regardless of any further protests, changes to the official result, etc
- c. If two or more participants take part in different heats during a competition, all Head-To-Head-offers between them will be considered void, unless there is a later stage in the competition that at least one of them qualifies for.
- d. A participant who is disqualified due to the infringement of the start procedure (false start) will be deemed to have taken part in the event.

39. Tennis

- a. If there is a walkover, retirement, disqualification, or abandonment at any time after the start of the match, the player progressing to the next round will be deemed the winner. If a match is abandoned before the match has begun, all bets are "no action".
- b. A tennis match is deemed to have started with the first serve of the match.
- c. All future book wagers on Tennis are "Action" once player begins event unless stipulated otherwise on kiosks or sports book sheets.
- d. If a match is suspended after the match has started, all full game wagers are "action" if completed within 7 days.
- e. For partial-match wagering (e.g., game and set betting), wagers are considered action upon the completion of the specified period; for example, 1st set wagers are action upon the completion of the 1st set.
- f. All tennis matches are "action" regardless of a venue change, surface change, court type, or change of scheduling as long as they are fully completed.

40. Volleyball

- a. Any points tallied during the so called "Golden Set" will not count for the settlement of the offers relating to that particular match, with the exception of any bets referring to tournament progression and Tournament Totals
- b. Settlement of player-related bets in match/event/tournament will be based on the result after potential over (extra time, unless otherwise stated.
- c. "Head to Head" and "Over/Under" bets involving the performance of one or more players in the match/event/tournament are considered valid given that all listed players take part in the match/event/tournament at some stage.
- d. "Moneyline" or "Match" bet offers are based on the general principle of tournament progress or tournament win, depending on which phase of the competition the match refers to. The player/team progressing to the next round or winning the tournament is to be considered as the winner of the bet regardless of match duration, withdrawals, disqualifications, etc. These bets require at least one set to be completed for bets to stand.
- e. "Over/Under" offers on unfinished matches the outcome of which is already determined before the interruption of play and/or where any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption. See example from the tennis section for reference.
- f. Spread" and "Handicap" offers on unfinished matches will be voided.
- g. All "Correct Score" offers, "Odd/Even", and those offers which refer to the winner of particular period/timeframe in the match (example "Which team will win the 1st set?" and "Set 2 Race to 15 points" require the relevant part of the match to be completed.
- h. All type of offers not specified above require at least one set to be completed for bets to stand, except for those offers the outcome of which is already determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.

41. Winter Sports

- a. This section is valid for the following sports: Alpine Skiing, Biathlon, Cross Country Skiing, Freestyle, Nordic Combined, Short Track, Ski Jumping, Snowboard & Speed Skating.
- b. Results from a competition will be deemed valid if it is declared as a valid competition for the relevant category, by the governing association for that sport. This applies in case of an event being shortened, such as only consisting of one run/jump instead of two, or an event being moved to another venue.
- c. In cases of abandoned/uncompleted events, all those offers the outcome of which is already determined before the interruption of play and any further continuation of play could not possibly produce a different outcome are deemed valid and will be settled accordingly.
- d. All offers will be settled as void if the original/stated format of an event is completely changed, like the size of hill in Ski Jumping, style in Course Country Skiing, etc.
- e. The Operator reserves the right to apply Tattersalls Rule 4 in case of a non-starter in a "Group Betting" ("Best of X") offer.
- f. Offers related to specific Winter Sports events (excluding for example bets referring to Overall classifications, Olympic, World and Continental competitions), are offered with the explicit assumption that the particular event will be the next event held in that particular sports/discipline. Should the specific event be moved for any reason whatsoever and an exactly similar event for that sports/discipline is held in the same location starting in not more than 72 hours, the bets will be valid for the next scheduled event in that sports/discipline. Thus, if for example two separate races from the same sports/discipline are scheduled for Friday and Saturday and the Friday competition is moved to Saturday or Sunday, the bets on the Friday competition will be settled in accordance with the next

scheduled event, in this case Saturday's events. In cases where just 1 event is scheduled in that sports/discipline and the starting time is moved less than 72 hours, bets will remain valid and will be settled accordingly. Should no event with the same connotations be held in the 72 hour period after the initially scheduled time, bets will be settled as void.

g. In a "Head to Head" between two or three participants, at least one of the listed participants must complete the final run/stage/jump which the bet refers to, for bets to be considered valid. Such provision is not applicable for Cross-country Sprint events which include different elimination stages as well as Ski Jumping. In such cases, settlement will be based on the official classification irrespective of whether any of the listed participants completes the final run/stage/jump.

42. 3x3 Basketball

- i. Game-period is considered complete when 10 minutes and any overtimes are completed or a team has scored 21 points.
- ii. Where a match starts but is not completed, bets will be void unless the specific market outcome is already determined.
- iii. Overtime periods are included in the markets settlement.

43. Olympics & World Championships

- a. General Rules:
 - i. All events will be settled based on the official International Olympic Committee (IOC) podium results.
 - ii. Wagering on the Championship Medal Counts will be settled following the final event and according to the IOC.
 - iii. If an event is postponed during the Olympics, wagers will stand as long as the event is completed prior to the Closing Ceremony. If the event is not completed it will result in a refund.
 - iv. For an event with a time limit, such as basketball, the full time of the game must be completed for a wager to be considered "action".
 - v. Proposition wagers must be played to the conclusion of the specified time period or will be considered "no action" and be refunded

b. Medal Winners

- i. In the event any competitor is disqualified, including for false starts, wagers will be treated as "action" and no refunds.
- ii. Medal Winners are considered "action", as long as a winner is officially declared and the event is completed prior to the Closing Ceremony.
- iii. When multiple competitors are deemed as winners, dead heat rules will be applied.
- c. Future wagers are considered "action" as long as a winner is officially declared, regardless of event/team relocation, rained out events, season length, etc., unless otherwise specified. Vacated wins and/or Championships not recognized. No refunds on future book wagers.
 - i. For events where participants are declared a tie, the "dead heat" rule will be applied
 - ii. Future wagers that are offered seven days or more in advance of the start date will have no refunds. All bets are "action".
 - iii. In the event that certain teams or participants are not be offered as a wager option. If the prohibited team/participant happens to be the winner of the bet, then all bets on the event will be graded as losers.

d. Olympic Match-ups

- i. All events will be settled based on the official International Olympic Committee results
- ii. If in a head-to-head match, both competitors/teams are eliminated in the same round, the wager is settled on who has achieved the better qualifying mark based on the IOC tie break procedures
- e. The official order of finish as determined by the IOC at the conclusion of the race determines all wager results. Protest and overturned results are not recognized.
- f. Olympic events not already listed by individual sport in the house rules include; Archery, Artistic Gymnastics, Artistic Swimming, Canoe Slalom & Sprint, Diving, Equestrian, Fencing, Judo, Karate, Modern Pentathlon, Rhythmic Gymnastics, Rowing, Sailing, Shooting, Skateboarding, Sport Climbing, Taekwondo, Trampoline Gymnastics, Triathlon, Water Polo, Weightlifting, and Wrestling Winter Olympic Events Alpine Skiing, Biathlon, Bobsleigh, Cross-Country Skiing, Curling, Figure Skating, Freestyle Skiing, Ice Hockey, Luge, Nordic Combined, Speed Skating, Skeleton, Ski Jumping, and Snowboarding,
- 44. Official league chairman, commission, sanctioning organization, etc., recognized statistics one hour after the events conclusion will be used to determine all statistical wagering propositions player performance proposition wagers and future book wagers.

- 45. Propositions Various unique wagers may be offered from time to time. Terms for these wagers may be posted on guest wagering information sheets or odds display.
- 46. Wheeling Island assumes absolute responsibility for paying the mandatory .25% Federal Excise Wagering Tax required by law for wagering on sporting events and horse races.

PAYOFF ODDS

(unless stipulated otherwise on guest wagering information sheets or odds display; excluding parlay/teaser cards)

On all football and basketball straight wagers, players lay 11 to win 10 unless stipulated otherwise on guest wagering information sheets or odds display. Wagering ties (with the point spread) are refunds.

Note: In the event of a wagering tie, a two-team parlay reduces to a straight wager. One tie in three-team parlay reduces the wager to a two-team parlay, etc.

Note: Maximum payout of any parlay will not exceed \$250,000 and maximum payoffs for parlays are 720/1.

ALL WAGERS will be calculated as follows: This applies to all sports and/or propositions.

Players lay or take money odds. (Money odds are always quoted in terms of \$100 for reference).

Example - STRAIGHT WAGERS:

Pirates -140

Player wagers \$140 to win \$100 to return \$240.

Steelers -7 -120

Player wagers \$100 to win \$83.30 to return \$183.30.

Example:

Marshall +125

Player wagers \$100 to win \$125 to return \$225.

ALL PARLAYS -

1. Calculating Parlay Payout

STRAIGHT BETS PAY 10-11 unless posted or specified otherwise on printed media. In the event of a tie in a straight wager, wager is considered "no action" and money is refunded.

All parlays are based on a TRUE ODDS format. This is calculated by multiplying the decimal amount wagered.

PARLAY ODDS (-110)

2 TEAMS 2.64 - 1

3 TEAMS 5.95 - 1

4 TEAMS 12.28 - 1

5 TEAMS 24.35 - 1

6 TEAMS 47.41 - 1

7 TEAMS 91.42 - 1

8 TEAMS 175.44 - 1

Negative odds (odds with minus sign) are converted in following way; divide 100 with the odd value (for -110 value is 110) and then add 1 to the result.

Example: 1+(100/110) = 1.91

Odds equivalent to one dollar

American odds	Decimal odds		
-105	1.952		
-110	1.909		
-120	1.833		
-130	1.769		
-140	1.714		
-150	1.667		

If the odds are positive (odds with a plus sign) the formula is as follows (divide positive odd value with 100 and then add 1 to the result.

Example: (+110/100)+1 = 2.100

American odds	Decimal odds
+105	2.050
+110	2.100
+120	2.200
+130	2.300
+140	2.400
+150	2.500

A maximum payoff limit of 299-1 is paid on parlays "off the board". In the event of a tie or "no action," parlay is reduced to next lower number of parlays. Acceptance of all parlays is at the discretion of management.

Calculating Teaser Payout

6 Point Football Teaser Pay Table - Totals Included									
2	3	4	5	6	7	8			
-125	+150	+250	+400	+600	+900	+1250			
	TIES REDUCE TO NEXT LEVEL								
	6.5 Point Football Teaser Pay Table - Totals Included								
2	3	4	5	6	7	8			
-140	+140	+200	+350	+500	+800	+1100			
TIES REDUCE TO NEXT LEVEL									
7 Point Football Teaser Pay Table - Totals Included									
2	3	4	5	6	7	8			
-150	+120	+180	+300	+425	+650	+900			
	TIES REDUCE TO NEXT LEVEL								
	5 Point Basketball Teaser Pay Table - Totals Included								
2	3	4	5	6	7	8			
-120	+140	+200	+350	+500	+700	+1000			
TIES REDUCE TO NEXT LEVEL									
5.5 Point Basketball Teaser Pay Table - Totals Included									
			•						
2	3	4	5	6	7	8			
-125	+135	+190	+300	+450	+650	+900			
TIES REDUCE TO NEXT LEVEL									
	C Daint D	aleash all Ta	Day T	hla Tatal	a lacalizado el				
6 Point Basketball Teaser Pay Table - Totals Included									
2	3	4	5	6	7	8			
-140 +120 +180 +280 +400 +600 +800									
TIES REDUCE TO NEXT LEVEL									

All parlay payoffs are computed by multiplying the payoff conversion (odds equivalent to one dollar) of the teams in the parlay, by amount wagered.

Example:

Steelers -200

Mountaineers -125

Marshall +125

Ohio State -500

Browns +4 -110

Player wagers \$100 on this 5-team parlay. Payoff = \$100 multiplied by: $1.50 \times 1.80 \times 2.25 \times 1.20 \times 1.91$ = Payout of \$1,392.40 (Winnings of \$1,292.40).

Note: Maximum payouts on all non-parlay card wagers are 720/1.