



NOTICE OF MEETING AND AGENDA

(Revised 1/24/23, 5pm)

Pursuant to the Massachusetts Open Meeting Law, G.L. c. 30A, §§ 18-25, and Chapter 107 of the Session Acts of 2022, notice is hereby given of a public meeting of the **Massachusetts Gaming Commission**. The meeting will take place:

Thursday | January 26, 2023 | 10:00 a.m.

VIA REMOTE ACCESS: 1-646-741-5292

MEETING ID/ PARTICIPANT CODE: 111 025 1821

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PUBLIC MEETING - #429

1. Call to Order – Cathy Judd-Stein, Chair
2. Administrative Update – Karen Wells, Executive Director
3. Research and Responsible Gaming – Mark Vander Linden, Director; Bonnie Andrews, Research Manager
 - a. REPORT: Community Perspectives of Encore Boston Harbor –
NORC at the University of Chicago: Petry S. Ubri, MSPH, Senior Research Scientist; Jenna T. Sirkin, PhD, Principal Research Scientist; Jared Sawyer, MPH, Senior Research Associate; Christina Drymon, PhD, Research Scientist
Institute for Community Health: Sofia Ladner, MPH, Research and Evaluation Project Manager; Yanqing Huang, Community Interviewer
4. Sports Wagering Implementation – Karen Wells, Executive Director
 - a. Approval of House Rules- Category 1 (Retail) – Todd Grossman, General Counsel; Bruce Band; Director of Sports Wagering **VOTE**



Massachusetts Gaming Commission

5. Legal – Todd Grossman, General Counsel; Carrie Torrisi, Deputy General Counsel; Caitlin Monahan, Deputy General Counsel
 - a. Sports Wagering Regulations:
 - i. 205 CMR 250: *Protection of Minors and Underage Youth* - Regulation and Amended Small Business Impact Statement for final review and possible adoption. **VOTE**
 - ii. 205 CMR 251: *Sports Wagering Operations Certificate* - Regulation and Amended Small Business Impact Statement for final review and possible adoption. **VOTE**
 - iii. 205 CMR 235: *Occupational Licenses* - Regulation and Amended Small Business Impact Statement for final review and possible adoption. **VOTE**
 - iv. 205 CMR 202: *Authority and Definitions* - Regulation and Small Business Impact Statement for initial review and approval to commence the promulgation process and/or adoption via emergency. **VOTE**
6. Commissioner Updates
7. Other Business - Reserved for matters the Chair did not reasonably anticipate at the time of posting.

I certify that this Notice was posted as “Massachusetts Gaming Commission Meeting” at www.massgaming.com and emailed to regs@sec.state.ma.us. Posted to Website: January 24, 2023 | 10 a.m. EST **Reposted: January 24, 2023 | 5pm**

January 22, 2023

Cathy Judd-Stein

Cathy Judd-Stein, Chair

If there are any questions pertaining to accessibility and/or further assistance is needed, please email crystal.beauchemin@massgaming.gov.



Massachusetts Gaming Commission

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TO: Chair Judd-Stein, Commissioners O'Brien, Hill, Skinner, and Maynard

FROM: Dr. Bonnie Andrews, Research Manager

Mark Vander Linden, Director of Research and Responsible Gaming

DATE: January 26, 2023

RE: Community Perspectives on Encore Boston Harbor Report

The Expanded Gaming Act enshrines the role of research in understanding the social and economic effects and mitigating the negative consequences of casino gambling in Massachusetts. To this end, with the advice of the Gaming Policy Advisory Committee, the Commission is charged with carrying out an annual research agenda to comprehensively assess the impacts of casino gambling in Massachusetts. Specifically, [M.G.L. Chapter 23K §71](#) directs the research agenda to examine the social and economic effects of expanded gambling and to obtain scientific information relative to the neuroscience, psychology, sociology, epidemiology, and etiology of gambling.

To fulfill this statutory mandate, the Commission adopted a strategic research plan that outlines research in seven key focus areas, including community-engaged research. The objective of community-engaged research is to understand and address the impact of casino gambling in Massachusetts communities. The specific research topic or question is developed by the community through a community-driven process.

As part of the FY 22 research agenda, the Commission funded NORC at the University of Chicago (NORC) and the Institute for Community Health (ICH) to engage with community members to design and conduct a research study that captured perspectives on the introduction of Encore and how it has affected the day-to-day quality of life of people in the casino's surrounding communities. The study team consisted of NORC, ICH, and a Community Advisory Board (CAB) of community members living and working around Encore. The CAB ensured that the community's needs and perspectives were represented throughout the study (e.g., in the study's research design, data collection, analysis, and sharing of findings).

To facilitate translation and mobilization of the findings to community members, the Massachusetts Gaming Commission engaged the Gambling Research Exchange of Ontario (GREO) to produce "research snapshots," or brief summaries of the report's key findings, in languages spoken in communities around EBH including: English, Spanish, Simplified Chinese, Haitian Creole, and Portuguese. Attached are the final report, the research snapshots, and the presentation.



Massachusetts Gaming Commission



Community Perspectives on Encore Boston Harbor Casino

Final Report



NORC at the University of Chicago (NORC)
Institute for Community Health (ICH)
Community Advisory Board

October 2022

NORC

Petry S. Ubri
Jenna T. Sirkin
Jared Sawyer
Christina Drymon
Meghan Woo

Institute for Community Health

Sofia Ladner
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Veronica Monserrat, City of Everett volunteer
Wil Renderos, Private business owner

Acknowledgments

We would also like to acknowledge the contributions and efforts of our community interviewers who attended training, recruited participants, conducted interviews, interpreted findings, and reviewed the final report: Tatiana Antoine, Yanqing Huang, Milla Maia, and Josh Zhu.

In addition, the following individuals provided input and feedback into the research design and process and supported participant recruitment: Peter Finn, city of Malden; Ben Hires, Boston Chinatown Neighborhood Center; Mei Hung, Chinese Culture Connection; Katie Pellecchia, CHA Revere Care Center; and Ben Ubani, previously at ICH.

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Executive Summary

Encore Boston Harbor (Encore), located along the Mystic River waterfront, opened in June 2019 in Everett, a Boston suburb with an industrial heritage. The Massachusetts Gaming Commission (MGC) funded NORC at the University of Chicago (NORC) and the Institute for Community Health (ICH)—the NORC-ICH team—to conduct a qualitative research study to capture community perspectives on how Encore has affected the day-to-day quality of life of people in the Casino’s surrounding communities. The NORC-ICH team used a community-engaged research approach, convening a community advisory board (CAB) to involve community members living and working around Encore in the research design, data collection, analysis, and dissemination of findings. The CAB ensured we represented community needs and perspectives throughout the study.

Methods

We conducted semi-structured virtual interviews with community members in five languages (English, Chinese [Mandarin or Cantonese], Haitian Creole, Portuguese, and Spanish) from February to May 2022.

Data Collection Approach. We recruited and trained four community members to conduct the interviews along with one NORC-ICH team member. We used both purposive and snowball sampling approaches to recruit participants with support from the NORC-ICH team, CAB members, and community interviewers to recruit eligible participants from communities surrounding the Encore Casino. Participants received a \$25 gift card upon interview completion.

Participatory Analysis and Sensemaking. The NORC-ICH team conducted thematic analysis of the semi-structured interview transcripts and notes. We conducted a “*data party*” with CAB members and community interviewers, one 90-minute focus group with four English-speaking participants, and one 90-minute small group discussion with two Spanish-speaking participants to collectively analyze and interpret preliminary findings. We triangulated findings to identify themes, commonalities, and variation across perspectives presented in this report. CAB members and community interviewers also reviewed and provided feedback on the draft report.

Key Findings

We conducted 47 interviews in five different languages with community members of diverse backgrounds. Over half of participants completed their interview in a language other than English. Half of participants identified as Hispanic or Latino/a/e. A majority identified as female and were between 25 and 54 years old. Participants resided in eight communities around Encore; almost half of participants had lived in their community for over 10 years. A subset of six interview participants took part in the focus group and small group discussion for participatory analysis and sensemaking. This section presents key findings from the interviews, focus group, and small group discussion. We use the following descriptive language throughout the findings section to provide readers a sense of the

approximate number of participants with the perspectives and themes in our findings: few is <5, several is <10, some is 11-23, many is 24-39, most is 40 or more; we note if we only heard a perspective from a single participant.

Views on Legalized Gambling

Participants had mixed views on legalized gambling. Some shared negative viewpoints, noting they believed Encore's introduction normalized gambling and promoted problem gambling behaviors. Some had positive views on legalized gambling and supported having a casino in their neighborhood. They believed that gambling is a form of entertainment and that community members should have the freedom to gamble if it is legal and regulated. The remaining few participants did not lean either negatively or positively, and instead shared neutral feelings about legalized gambling and casinos in their community. The focus group and small group discussion participants agreed that polarized views on legalized gambling are unsurprising given that multifaceted experiences and contexts (e.g., personal experiences, socioeconomic status, cultural background, and upbringing) may contribute to views on gambling.ⁱ

Community Participant Perspectives on Encore

Participants had mixed perspectives on the effects of Encore on the local economy, including employment, housing, and small businesses.

- **Participants had mixed views on the effects of Encore on employment opportunities.** Some participants believed Encore created jobs and employment opportunities in the area. However, several noted they expected Encore to bring jobs and money to local communities prior to its development but have yet to see this come to fruition. Participants who identified as Hispanic or Latino/a/e and those who had lived in the communities surrounding Encore for more than 10 years often had negative views of the Casino's effects on jobs, including the quality of jobs. Many participants noted the COVID-19 pandemic led to job losses at Encore and uncertainty that negatively affected the finances of its employees.
- **Some participants described increasing rent and home prices in the communities surrounding Encore.** Some described seeing development of luxury apartments and condos in the area, but not of affordable housing. Some participants noted that the lack of affordable housing led to displacement of immigrant and middle-class families from their homes because they could no longer afford to live in the area. However, a few participants noted that increased housing prices are market trends affecting communities all around the state and the country and may not be directly attributable to Encore.
- **Participants had mixed views on the effects of Encore on local, small businesses.** Some participants noted that small businesses in the surrounding community closed or lost employees and clientele after Encore opened. However, a few focus group and small group discussion participants noted that Encore is commonly not in direct competition with many of the small businesses surrounding the Casino. Some participants stated that the presence of Encore made Everett a "destination," attracting people who might otherwise not have visited the

ⁱ A review of a sample of notes and transcripts yielded no discernable pattern between participant views on legalized gambling and perspectives on specific effects of the casino on surrounding communities.

area, with some noting that this boosted the local economy and clientele for surrounding small businesses.

Participants also had mixed views on the effects of Encore on various social and environmental factors.

- ***Encore improved roads and other infrastructure in surrounding neighborhoods but also increased traffic in the immediate area.*** Many participants who reported driving past Encore on Route 99 noted that its presence increased traffic in the area, resulting in longer commute times and increased congestion, particularly during its construction. Many participants discussed that roads surrounding Encore are now easier to traverse and some thought Encore brought new development to the area. Several participants noted that Encore brought more beautiful landscapes, parks, and recreational spaces to the area, but there were mixed views on the skyline. Participants also felt that Encore could do more to improve local infrastructure beyond the immediate Casino grounds, with a few noting that some construction equipment has still not been removed.
- ***Several participants noted they perceived that Encore has increased the level of crime in the area.*** A few described an increased presence of police and ambulances in the surrounding neighborhoods, as well as more general criminal activity. A few participants also expressed concern about Encore's effect on youth, noting that exposure to casinos normalizes gambling behaviors for young people.
- ***Participants had mixed feelings about Encore's effects on social connectivity and relationships in their community.*** For several participants, Encore is a new, fun place in town to gather with friends and host events, strengthening relationships in the community. A few participants noted that Encore strained relationships with friends and family and did not build a sense of community. One participant believed that Encore intentionally targets advertisements toward the Asian community.

Participants expressed concerns about the effects of Encore on community health, including mental health, alcohol use, and problem gambling.

- ***Mental Health.*** Some participants believed that Encore has negatively affected the mental health of community members, particularly due to increased stress. A few participants noted that Encore is a place for entertainment and relaxation.
- ***Alcohol Use.*** Some participants expressed concerns that the atmosphere and environment that Encore creates are core contributors to higher alcohol consumption.
- ***Problem Gambling and Other Gambling-Related Harms.*** Some participants believed that Encore has contributed to more problem gambling, with a few noting that it is likely that many community members who would never have gambled did so only because of Encore's proximity. They believed that Encore has contributed to personal financial loss including loss of money needed for everyday things like groceries, utilities, and rent. Several participants shared personal or anecdotal stories about community members losing friends or familial relationships due to problem gambling.

Participant Recommendations

Participants were asked about what they would like to see Encore do to improve their or their communities' quality of life.

Many participants believed Encore should reinvest money to nearby communities through community programs, investment in infrastructure, and development of more parks and green spaces. Several participants described the need for Encore to develop or invest in programs for local families in the surrounding communities. They recommended that the Casino provide or support social services and programs that support families and young people in surrounding communities, though focus group and small group discussion participants expressed concern about casinos engaging with young and impressionable people. Several participants recommended that Encore increase investment in infrastructure, including walking bridges, public transportation, and more parks and green spaces beyond the Casino grounds. Other recommendations shared by a few participants included reinvesting in environmental issues like clean energy, providing more local job opportunities, supporting local, small businesses, and supporting immigrant communities in the area.

Some participants noted Encore should offer more support and resources for people experiencing problem gambling. They described a need for Encore to provide educational materials and resources for people experiencing or at risk of gambling-related harms, including sharing pamphlets, posting visible signage, establishing programs that restrict people with a history of problem gambling from entering Encore, and providing resources for loved ones of individuals experiencing problem gambling. GameSense, a nonprofit organization with a presence at Encore, offers support and resources for people experiencing problem gambling. However, a few participants expressed the concern of *"trusting the Casino to police itself"* and suggested that the state, a foundation, or some other third-party entity may be more suited and equipped to provide these resources.

A few participants articulated a need for Encore to more actively engage with community members to understand their needs. These participants shared that beyond Encore providing money via tax revenue to the city, they wanted Encore to participate more actively in the community, engage with community members directly, participate in community meetings, listen to community needs, and develop programs and opportunities based on those needs.

Discussion

Community perspectives on Encore's effects on surrounding communities are difficult to disentangle from broader factors like the COVID-19 pandemic and rising inflation. Encore opened just before COVID-19-related shutdowns and restrictions were put in place. In addition, data collection for this study occurred in early 2022, when external factors such as the continuing pandemic and broader economic trends, including high prices and rising inflation, were also prevalent. Participants, CAB members, focus group, and small group discussion participants highlighted that some findings reflect broader trends present throughout the Commonwealth and country, making it difficult to attribute community perspectives on these issues directly to Encore. That said, participants still perceived Encore as having a direct effect on their lives and community and that it likely contributed to these issues.

Participants highlighted the perspective of “Encore for whom?” noting casinos likely have disproportionate effects on communities based on socioeconomic status and cultural background.

Our findings echo prior research that opinions about casinos and legalized gambling are mixed and nuanced. Participants noted that mixed perspectives on casinos and legalized gambling are likely the result of differing personal experiences, cultural backgrounds, and other factors. Thus, gambling-related research should consider which groups of community members may be disproportionately benefiting from or being harmed by the introduction of a casino to a community and ensure a broad perspective of views and identities are represented in gambling-related research to capture the full range of perspectives and experiences.

Both Encore and local governments should more actively engage community members in decision making to account for community needs. CAB members, focus group, and small group discussion participants noted that there needs to be a clear delineation between the perceived effects of legalized gambling and Encore on the city of Everett versus individuals living in surrounding communities. When making decisions about the Encore or future projects, the city of Everett should understand factors that affect community members’ lives like housing costs, job opportunities, and other day-to-day quality of life indicators. Thus, participants expressed interest in Encore and local governments soliciting thoughts and opinions from community members, as well as valuing perspectives and opinions that could be viewed as “*dissent*.” They also called for more equitable investment in people, infrastructure, and services that will have wider reach.

Conclusion

Through a rigorous research agenda, MGC aims to fill research gaps on gambling, casinos, and related community impacts. In partnership with a CAB comprised of individuals who live and work in the communities around Encore, NORC-ICH conducted 47 interviews with individuals of diverse backgrounds; a subset of six took part in participatory analysis and sensemaking. This qualitative study grounded in community-engaged research principles sought to capture community perspectives on Encore’s effects on the day-to-day quality of life of people living in nearby communities.

Though difficult to disentangle Encore’s effects from those of the broader COVID-19 pandemic on the local economy, social and environmental factors, and community health, this study found that community perspectives on Encore and legalized gambling are mixed and nuanced. Participants reported both positive and negative effects of Encore on the local economy including job opportunities, housing, and small businesses, social and environmental factors including infrastructure and social connections, and health, including mental health and problem gambling. Participants recommended that Encore should engage with and invest more in the community, such as reinvest money to nearby communities through community programs; invest in infrastructure and develop more parks and green spaces; offer more support and resources for people experiencing problem gambling; and more actively engage with community members to understand and respond to their needs. Both Encore and the city of Everett should consider more actively engaging community members in decision making to account for community needs.

Final Report

Introduction

Massachusetts legalized casino gambling in November 2011 under Chapter 194, “An Act Establishing Expanded Gaming in the Commonwealth.” Three casinos now operate in Massachusetts: Plainridge Park Casino, Plainville, opened in 2015; MGM Springfield opened in August 2018; and Encore Boston Harbor (Encore) opened in June 2019 in Everett, a Boston suburb with an industrial heritage. This study focuses on Encore, a Leadership in Energy and Environmental Design platinum-certified resort and casino providing dining, gaming, shopping, and entertainment.³⁻⁵ Built in 2019 at a total cost of \$2.6 billion on the site of a former chemical plant, Encore is located along the Mystic River waterfront less than five miles from downtown Boston. An estimated 5.6 million gaming-age residents live within a 90-minute drive of Encore. The property includes more than 3.1 million total square feet, including slot machines, gaming tables, poker tables, 671 luxury hotel rooms and suites, an array of food and beverage outlets, and large group meeting spaces. The Casino employs more than 3,000 people and has created an adjacent six-acre public park and Harborwalk along the shoreline.

Public opinions of casinos and legalized gambling are both mixed and nuanced. A majority of U.S. adults view casinos and gambling favorably, with 71 percent saying casinos create jobs and 57 percent saying casinos help local economies.⁶ Despite overall support, fewer than half (49%) of adults in the United States believe that casinos help their local communities. Additionally, research shows that communities of color often are disproportionately impacted by gambling, raising concerns that the introduction of

casinos might generate increased crime, problem gambling, and racial discrimination.⁷⁻⁹ It is important that research focus on the effects of casinos on host communities, i.e., the people who live and work in the host community or surrounding communities and their lived experience.¹⁰

Through a rigorous research agenda, the Massachusetts Gaming Commission (MGC) aims to fill research gaps on gambling, casinos, and their community impacts. MGC funded NORC at the University of Chicago (NORC)ⁱⁱ and the Institute for Community Health (ICH)—the NORC-ICH team—to conduct a qualitative research study grounded in community-engaged research principles to capture perspectives on the introduction of Encore and how it has affected the day-to-day quality of life of people in the Casino’s surrounding communities.

Definition of Problem Gambling

According to the National Council on Problem Gambling, “Problem gambling—or gambling addiction—includes all gambling behavior patterns that compromise, disrupt or damage personal, family or vocational pursuits. The symptoms include increasing preoccupation with gambling, a need to bet more money more frequently, restlessness or irritability when attempting to stop, ‘chasing’ losses, and loss of control manifested by continuation of the gambling behavior in spite of mounting, serious, negative consequences. In extreme cases, problem gambling can result in financial ruin, legal problems, loss of career and family, or even suicide.”¹

ⁱⁱ NORC is not an acronym. More information about NORC’s name is available at: <https://www.norc.org/about/Pages/about-our-name.aspx>

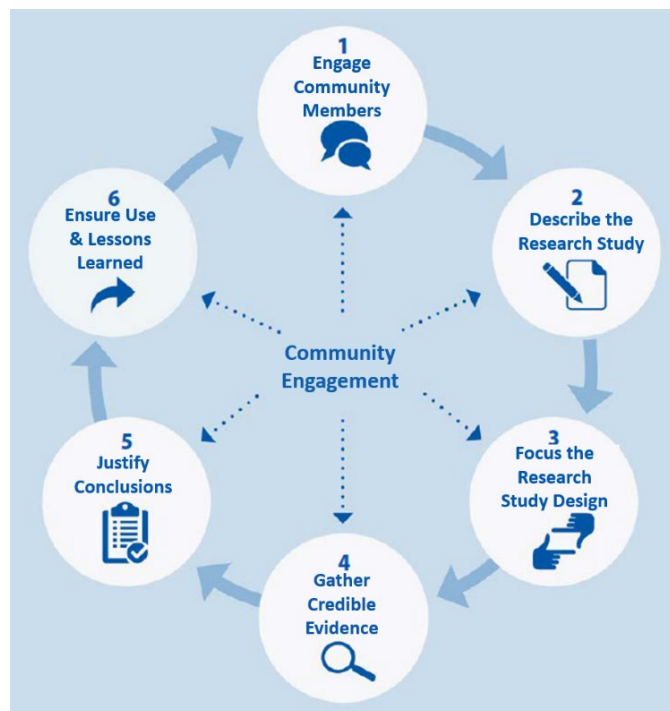
Through a community-engaged research approach, NORC-ICH intentionally involved community members living and working around Encore in the research design, data collection, analysis, and dissemination of findings. Engaging community members in the research and capturing underrepresented voices are critical to understanding how Encore has affected local communities and people's quality of life.² This approach facilitates in-depth learning as the research team works closely with local communities to understand, contextualize, interpret, and provide information on Encore's effects to MGC and the community.^{10,11} Community-engaged research also contributes to a more holistic understanding of how to design and enact meaningful policy interventions while identifying strengths and limitations of existing policies.

Our study sought to build on existing research to better understand individuals' perspectives on the perceived effects of the introduction of Encore on the day-to-day quality of life of members of the surrounding communities. The NORC-ICH team also coordinated, when possible, with other study teams conducting gambling research in this area to build on existing research, share best practices and lessons learned around community engagement, and avoid overburdening community-based organizations and community members in Encore's surrounding communities.¹²

Methods

Community-engaged research emphasizes joining with community members as equal partners throughout the full cycle of the research process (**Exhibit 1**). This study engaged community members throughout the design, implementation, and analysis of research activities to ensure findings are useful, relevant, and credible to communities surrounding Encore. Our guiding framework includes community-centered principles adapted from patient-centered outcomes research and community-based participatory research frameworks, including the following elements: reciprocal relationships (e.g., collaborative decision making), partnerships (e.g., fairly valuing community members' time, commitment to cultural responsiveness), co-learning (e.g., incorporating person-centeredness into the research process), transparency, honesty, and trust.¹³ This approach enabled us to anticipate challenges and identify mitigation strategies around recruitment and implementation.

Exhibit 1. Framework for Community-Engaged Research Methods*



*Adapted from the Centers for Disease Control and Prevention's Framework for Program Evaluation in Public Health²

Community Advisory Board (CAB)

Key to our community-engaged research approach was convening a CAB of seven individuals who live or work in communities surrounding Encore. Over the course of the project, from June 2021 to May 2022, the CAB ensured we represented community needs and perspectives throughout the research design, implementation, and dissemination.

Our recruitment strategy concentrated on identifying potential CAB members with lived experience or employment in Encore's surrounding communities. We avoided recruiting more than one CAB member from the same organization or community group. Research experience was not a requirement to participate in the CAB, and we encouraged individuals with different professions, perspectives, and languages to join. We identified and recruited CAB members by developing and distributing a flyer detailing information about the research, CAB responsibilities, time commitment, compensation, and contact information (in both English and Spanish). We also leveraged ICH's and NORC team members' personal and professional connections within the communities surrounding Encore, the result of two

decades of local community-engaged research, to generate a list of organizations and individuals to contact directly about participating in the CAB. We also engaged six other individuals over the course of the project to provide insights on design and implementation. These individuals could not participate in the CAB but provided ad-hoc input and insights that informed the project.

CAB members participated in one-on-one interviews and took a subsequent, brief follow-up survey to identify relevant values, interests, and concerns related to legalized gambling and Encore. The results of this engagement informed development of research questions and interview discussion guides. CAB members participated in an asynchronous focus group to reach consensus on research questions. CAB members also participated in five quarterly meetings and reviewed all materials, including participant recruitment flyers and the interview discussion guide. Additionally, CAB members assisted with recruitment of community interviewers. All CAB members were compensated for their time.

Community Advisory Board Members: Community and Employer affiliations

- An employee at **GameSense**, an organization that is not directly linked to Encore yet works inside the walls of the casino to provide information and resources for responsible gambling
- An employee at the **Malden YMCA** who provides direct services to the communities surrounding Encore
- A **local business owner** and longtime community resident
- A staff member at **The Welcome Project**, a Somerville nonprofit organization that serves immigrants
- An employee at **Harvard University** and long-time community resident and volunteer
- A staff member at the **Sarepta Women & Children Empowerment Center**, a local nonprofit serving the Haitian community
- A local resident and volunteer at the **city of Everett**

Data Collection

This study used a qualitative research design consisting of semi-structured virtual interviews with community members in five languages representative of those most frequently spoken in the communities surrounding Encore, as advised by the CAB: English, Chinese [Mandarin or Cantonese], Haitian Creole, Portuguese, and Spanish. We translated all recruitment and materials using a certified translation vendor. All translations were reviewed for accuracy and accessibility by NORC-ICH team members, community interviewers, or CAB members. Data collection occurred from February to May 2022. The NORC Institutional Review Board (IRB) reviewed and approved the design, approach, and all materials, including interview guides and participant consent language.

Interviewer Recruitment and Training. In partnership with the CAB, we recruited four community members to serve as interviewers along with one NORC-ICH team member who lived near Encore. Each interviewer spoke English and at least one other language included in the study. Recruiting interviewers who lived and worked in the same communities as the interviewees helped generate trust and therefore more meaningful data. The NORC-ICH team trained interviewers in January 2022 to ensure a systematic approach to data collection, promote skill building, and contribute to the sustainability of future research efforts. Interviewers also completed CIRTification training, a tool that offers an interactive format of human subjects training for community research partners from non-academic

settings.¹⁴ Interviewers received payment for time spent training, conducting interviews, analyzing findings, and reviewing the report.

Participant Recruitment. We used both purposive and snowball sampling approaches to recruit participants. This design helped ensure recruitment remained culturally responsive with a goal of reaching more community members who do not traditionally engage in research and with a wide range of opinions on casinos and community impact.¹⁵ The NORC-ICH team, CAB members, and interviewers identified key organizations in Encore’s surrounding communities to assist with recruitment of participants. During initial CAB meetings, members suggested key community organizations for local outreach and recruitment. We also developed a flyer (available in paper and electronic format) for CAB members to share with contacts at local organizations, businesses, other community locations, and through social media (**Appendix A**). Participants completed an online screener or were administered a screener by community interviewers to gauge eligibility. Participants were eligible if they were aged 18 and older, spoke one of the study languages, and lived for at least two years in one of the following communities surrounding the Casino—Boston, Cambridge, Chelsea, Everett, Malden, Medford, Revere, Somerville, or Winthrop.

Semi-structured Interviews. We developed a semi-structured interview guide in collaboration with the CAB (**Appendix B**). We designed the guide to take 20-25 minutes. Community interviewers each had access to a Zoom Pro account, and we used a scheduling app to facilitate connecting participants to interviewers in their preferred language. Interviewers read IRB-approved consent language and asked permission to record the interviews. Participants received a \$25 gift card upon completion of the interview. We used a transcription service for the English interviews and detailed notes from interviewers (in English) for interviews conducted in languages other than English.

Participatory Analysis and Sensemaking

Preliminary Analysis. The NORC-ICH research team conducted thematic analysis of the semi-structured interview transcripts and notes. We developed a codebook based on the interview guide and updated the codebook based on themes that emerged during analysis using a deductive and inductive approach to analysis.¹⁶ We used Dedoose, a qualitative analysis software, for coding.

Participatory Analysis and Sensemaking. Participatory analysis integrates participants and community members into the analytic process, and sensemaking gives meaning to data based on people’s lived experience to highlight cultural, structural, and contextual factors.¹⁷ We conducted a “*data party*” with CAB members and interviewers, as well as one 90-minute focus group with four English-speaking participants and one 90-minute small group discussion with two Spanish-speaking participants to collectively analyze and interpret preliminary findings from the first 41 interviews. All English and Spanish speaking interview participants who agreed to be contacted for a follow-up were invited to continue their participation in the “*data party*.” While the initial goal was to conduct two focus groups (one in English and one in Spanish), due to scheduling conflicts and limited willing Spanish-speaking participants, we only conducted a small group discussion in Spanish. This approach enabled the NORC-ICH team, CAB, interviewers, and participants to gain a deeper understanding of perspectives and themes that emerged from the interviews and share perspectives while hearing from and responding to

others in the group. Focus group and small group discussion participants were also invited to share photographs or images that represent their or their community's experience with Encore. Community members received a \$75 gift card for participating, and CAB and interviewers were paid for their time.

We triangulated findings from all interviews and sensemaking activities to identify themes, commonalities, and variation across participant, CAB, and interviewer perspectives. We also invited CAB members and interviewers to provide feedback on the draft report.

Strengths and limitations

The strength of qualitative research is that it provides an in-depth and contextualized exploration of the Casino's impact, engaging diverse perspectives of community members. Accordingly, we employed sampling approaches that are designed to generate this unique type of social knowledge to examine our research questions.^{18,19} The use of rigorous qualitative techniques, purposive and snowball sampling approaches to identify a range of perspectives across Encore's surrounding communities improved the validity of the findings. Our methodological approach provides broader perspectives and deeper understanding about the implications, patterns, unintended consequences, and how they interact with the community. However, the community perspectives on Encore would not necessarily generalize to casinos in other contexts or at different moments in time nor are they representative of the general population surrounding the Encore Casino. There may be unique resources, community features, or local policies that support or inhibit communities in overcoming barriers and harnessing facilitators associated with casinos in other circumstances.

Key Findings

This section presents key findings from the interviews, focus group, and small group discussion. We start with a description of participants and their views on legalized gambling. We follow with community members' perspectives on the effects of the introduction of Encore on three key areas: the local economy, social and environmental factors, and health. We then describe participants' recommendations for what they would like to see Encore do to improve their or other community members' quality of life. Based on CAB feedback about the importance of contextualizing findings as they are presented in this report, we added additional information from external sources of interpretation from the CAB, focus group, and small group discussion to contextualize participant findings where appropriate.

We use the following descriptive language throughout the findings section to provide readers a sense of the approximate number of participants with the perspectives and themes in our findings: few is <5, several is <10, some is 11-23, many is 24-39, most is 40 or more; we note if we only heard a perspective from a single participant. Given the qualitative approach to collecting data through semi-structured interviews and focus groups, our goal was not to quantify findings and provide specific percentages as the sampling is not intending to capture a representative sample of the population. Instead, through this qualitative approach, we offer an examination of in-depth, community-oriented perspectives about the Encore Casino within participants' respective communities. We collected basic sociodemographic and geographic data for all participants and summarize those details in the following section, so readers are able to interpret our findings within this context.

Participant Overview

Overview of Participants

We conducted 47 interviews in five different languages with community members of diverse backgrounds from eight communities surrounding Encore. Of these, six community members participated in the additional focus group or small group discussion during participatory analysis and sensemaking.

Over half (53%) of participants completed their interview in a language other than English (Exhibit 2). Interviewers conducted 12 interviews in Spanish, six in Portuguese, five in Chinese (Mandarin or Cantonese), and two in Haitian Creole, in addition to 22 in English. Half of all participants (49%) identified as Hispanic or Latino/a/e, while 28 percent identified as White (**Exhibit 3**). Twenty percent identified as Black, Asian, Native Hawaiian or Pacific Islander. A majority identified as female (61%) and were between 25 and 54 years old (71%), but there was wide range in participant ages (**Exhibits 4 and 5**).

Exhibit 2. Language in Which Participants Completed the Interviews

Language	Interview Participants (n=47)
English	47%
Spanish	26%
Portuguese	13%
Chinese (Mandarin or Cantonese)	11%
Haitian Creole	4%

Exhibit 3. Race or Ethnicity of Participants*

Race/Ethnicity	Interview Participants (n=47)
Hispanic or Latino/a/e**	51%
White	28%
Asian or NHPI***	13%
Black	11%
Prefer Not to Answer	4%

*The survey asked about race and ethnicity as a select all that apply question. A participant can be represented as more than one identity in the table above and thus the percentage totals sum to more than 100%.

**The Hispanic or Latino/a/e race or ethnicity category included individuals identifying as Brazilian.

***NHPI: Native Hawaiian or Other Pacific Islander.

Exhibit 4. Gender Identity of Participants

Gender Identity	Interview Participants (n=47)
Female	61%
Male	34%
Other	5%

Exhibit 5. Age Group of Participants

Age	Interview Participants (n=47)
18-24	12%
25-34	24%
35-44	27%
45-54	20%
55-64	12%
65+	5%

Exhibit 6. Number of Years Living in Community for Participants

Community	Interview Participants (n=47)
2-5 Years	32%
5-10 Years	21%
10+ Years	47%

Exhibit 7. Current or Previous Employment at Encore Casino

Community	Interview Participants (n=47)
Yes	11%
No	89%

Participants resided in eight communities around Encore (Exhibit 8); over 40 percent were from Somerville or Malden. Sixteen percent of participants were from Revere, 12% from Everett where the Encore Casino is directly located, 10% each were from Medford and Boston, 6% from Chelsea, and 2% were from Winthrop. No participants from Cambridge completed an interview. Almost half (47%) of all participants had lived in their community for over 10 years (Exhibit 6).

Ten percent of participants had previous or current employment at Encore (Exhibit 7). Four participants noted previously working at Encore and one participant identified current employment.

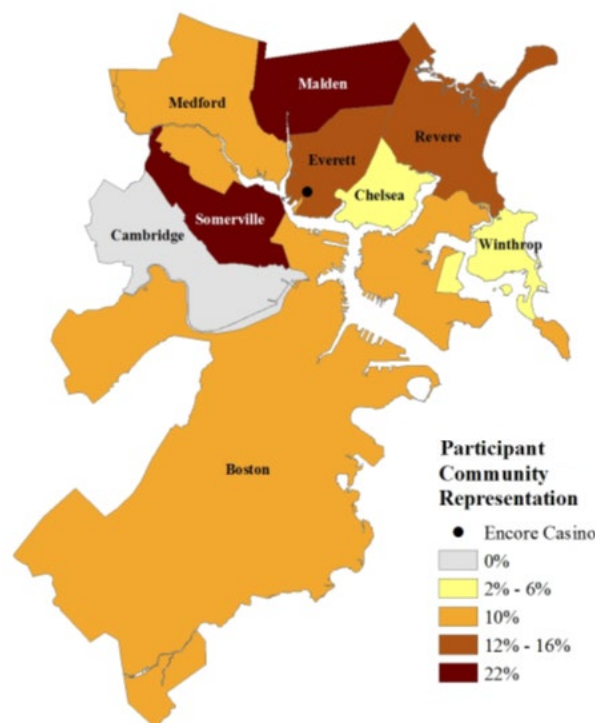
A subset of six interview participants participated in the sensemaking focus group or small group discussion in either English or Spanish. Four participated in the English language focus group and two in the Spanish language small group discussion. Participants identified as Hispanic or Latino/a/e, Asian, Native Hawaiian or Other Pacific Islander, or White. Participants were from all eligible age range groups except for 65+ and from five communities (Somerville, Revere, Medford, Boston, and Chelsea). Five of the six identified as female.

Views on Legalized Gambling

Participants had mixed views on legalized gambling; many shared strong positive or negative viewpoints, while a few held neutral viewpoints.ⁱⁱⁱ

Some participants shared negative viewpoints on legalized gambling and the establishment of a casino in their communities. These participants believed that Encore’s introduction normalized gambling and promoted problem gambling behaviors. Some participants believed that Encore provides no benefit to their community, and some shared the viewpoint that gambling is a predatory industry that thrives and profits from community members’ losses.

Exhibit 8. Community of Participants*



*This question was asked as a select all that apply. A participant can represent more than one community and thus the totals of the percentages sum to more than 100%.

“The vice takes over and worsens people’s situation. Yeah, they can always go somewhere else but having it in our community makes access to it easier. You see this in other communities that have a casino. Vices go up, poverty goes up, everything gets worse. False expectations that things will be better, but it gets worse. I am against it.” – Hispanic or Latino/a/e-identifying Somerville resident

ⁱⁱⁱ A review of a sample of notes and transcripts yielded no discernable pattern between participant views on legalized gambling and perspectives on specific effects of the casino on surrounding communities.

Some participants had positive views on legalized gambling and supported having a casino in their neighborhood. Some believed that gambling is a form of entertainment and community members should have the freedom to gamble, with some noting that if casino gambling is legal and regulated, it is acceptable. They shared that the introduction of a casino only provides those with the desire to gamble the option and that it should not be prohibited because adults can make their own decisions about whether to gamble or not. They did not view Encore as distinct from other forms of leisure and entertainment. As a Revere resident noted, *"I think it should exist. If it is legal, I think it's okay... we have different forms of entertainment, we can go to a bar, a sports game, a casino. It's good with me. We can't prohibit these things."*

The few remaining participants did not offer a positive nor negative view of legalized gambling in their community. A few participants were ambivalent about legalized gambling while others held both positive and negative viewpoints, noting that regulations and individual self-control are core factors in determining the impact of the legalized gambling.

All six focus group and small group discussion participants agreed that polarized views on legalized gambling are unsurprising given that multifaceted experiences and contexts may contribute to views on gambling. Such factors include but are not limited to personal experiences, socioeconomic status, cultural background, and upbringing. For example, one focus group participant suggested that one's economic situation may contribute to the perspective they hold towards legalized gambling.

Community Participant Perspectives on Encore

This section describes participant perspectives on the effects of Encore and legalized casino gambling in three key areas: the local economy, social and environmental factors, and health.

Local Economy

Summary of Community Perspectives on Local Economy

- **Employment:** Participants noted Encore created jobs and employment opportunities in the area, but were also unsure whether promises of local jobs came to fruition and expressed concern about the quality of those jobs.
- **Housing:** Participants described increases in rent and housing prices and decreased housing affordability in communities surrounding Encore, leading to displacement of immigrant and middle-class families. However, participants shared that these may be broader market trends not directly attributable to Encore.
- **Small Businesses:** Participants noted that some small businesses in the surrounding communities closed or lost employees and clientele after Encore opened. Participants also described how Encore made Everett a "tourist attraction" that increased the number of people coming into the neighborhood, resulting in increased business and clientele for surrounding businesses.

Employment. Mixed views of Encore's effects on employment opportunities.

Some participants believed Encore created jobs and employment opportunities in the area. Encore increased employment opportunities for people in surrounding communities, with several noting they had applied for a job at Encore, knew of someone who had applied, or worked there. As one Malden

resident described, “I think [Encore has] been a positive impact on the community because there are more jobs... I have also been offered to work there, so it’s given a lot of employment opportunities... I know that it has given a lot of jobs to people in this area. I have a lot of friends that work there.” A few participants also described increased employment opportunities in transportation, retail, and the restaurant industry due to Encore.

Several participants anticipated that Encore would bring jobs and money to the local communities but that they have yet to see direct evidence of the promise of local jobs come to fruition. A few noted that jobs and opportunities were going to people from out of state or from other areas in Massachusetts, including during construction, despite data from other studies that indicate a majority of Encore’s construction budget went to firms based in Massachusetts, including firms based in Everett.²⁰ Several participants noted concerns about the quality of jobs at Encore, including low pay and poor working conditions (e.g., insufficient breaks, lack of tips).

“Information that was going around before the [Encore] came up, I was excited because there were job opportunities... and pretty decent paying jobs... that was something that I was expecting to see. They also told us, as a resident you get first serve, and it just didn’t feel like that... I thought there were going to be job fairs, and I just thought it was going to be a lot easier for me as a resident, to get a job there, and it didn’t really feel like that.” – Black/African American-identifying Malden resident

There were some discrepancies in perceptions of job opportunities and quality of jobs by race and ethnicity. Participants identified as Hispanic or Latino/a/e and those who had lived in the communities surrounding Encore for more than 10 years often had negative views of the Casino’s effect on jobs, including the quality of jobs. At the same time, both participants who interviewed in Haitian Creole believed that job opportunities at Encore were geared more toward those identifying as Hispanic or Latino/a/e, with one Revere resident noting, “Employment opportunities are directed and advertised to more Hispanics; there are not many Black workers in highly visible roles.”

Many participants noted the COVID-19 pandemic led to job losses at Encore and uncertainty that negatively affected employees financially. These perspectives align with news reports of over 3,000 furloughed workers and nearly 400 layoffs from Encore amidst the pandemic.²¹⁻²³ A few participants noted that Encore did its best to keep employees as long as possible during the pandemic. According to a recent report about the impact of COVID-19, Encore kept many of its employees on payroll while closed, particularly compared to other casinos in the state but made further layoffs after reopening.²⁴ Many participants attributed broad job losses to lockdowns and restrictions because of the COVID-19 pandemic and not to the Casino. However, a few noted concerns that Encore did not rehire some employees or that bartender jobs were replaced by automated drink dispensers. These concerns echo news reports prior to the COVID-19 pandemic of “rightsizing” operations at Encore, including replacing the “back of the house” bartenders with

“I used to actually work at [Encore] and I was laid off during COVID... when I lost my job I was impacted definitely, because I fell back on my mortgage and it impacted my family until I was able to get another job. But it wasn’t because of the casino, it was more because of the pandemic, because that’s why they closed... But, I can tell you, that [Encore] did everything that they could to keep us actively working, to keep it going. They paid us for a long time because they didn’t want us to lose our jobs.” – Hispanic or Latino/a/e-identifying Everett resident

automated drink dispensers.^{25,26} According to other data, Encore has made a 63 percent employment recovery, and most employees hired after reopening were prior employees.²⁷

Housing. Participants described increased rental and housing prices and declining housing affordability in nearby communities.

Some participants described increasing rent and home prices in the communities surrounding Encore, though a few noted these were broader market trends not directly attributable to the Casino. Several participants described seeing a lot of development of luxury apartments and condos in the area, but not development of affordable housing. A few participants also described increases in the prices of goods and services in

the businesses around Encore. Participants who identified as Hispanic or Latino/a/e often had negative views of Encore's effects on housing costs. A few participants, CAB members, focus group, and small group discussion participants noted that increased housing prices are market trends affecting communities all around the state and the country and may not be directly attributable to Encore. A few participants noted they believe it is too early to see Encore's effect on the local housing economy. In addition, CAB members, focus group, and small group discussion participants discussed that findings about increased rental and housing prices in the community likely depended on the perspective on the participants. For renters, this increase was likely viewed negatively, while property managers and landlords were likely to see this as a positive effect of Encore.

Several participants noted that the lack of affordable housing led to displacement of immigrant and middle-class families from their homes because they could no longer afford to live in the area.

Some homes were demolished or removed to build Encore, and participants noted that they do not know where those families went and whether tenants were forced to leave. In addition, the development of less affordable housing led to increased rent for immigrant and middle-class families and retail and industry workers, resulting in them moving out of the neighborhood because they could no longer afford to rent or buy homes in the area. A few participants also described overall price increases in the area and that Encore serves as a "symbol of wealth," noting that these increased prices have had negative effects on the day-to-day quality of life of community members.

"It's a double edged sword—yes, there's more employment, but the wages aren't high enough to pay for these new apartments. It's not the same to have a restaurant as a casino. A casino is large and has a lot of businesses. It's like a mall with restaurants, movies, stores, etc. So I think yes, [Encore] is a factor in the higher prices for rent. I always think of the people who had to leave when they constructed the casino. Where did they go?" – Hispanic or Latino/a/e-identifying Somerville resident

"A lot of the homes across the street were removed to make space for [Encore], and nobody really knows where those people went. We don't know if those were tenants who were removed or homeowners that were bought out... A lot of people have had to leave because their rent is too high, and they can't live in that area anymore. We need to be able to help the affected families, especially those that are undocumented and other immigrant families who can't enjoy [Encore] because they can't spend money but are still affected by it." – Hispanic or Latino/a/e-identifying Somerville resident

Small Businesses. Participants had mixed views on the effects of Encore on local and small businesses.

Some participants noted that small businesses in the surrounding community closed or lost employees and clientele after Encore opened. Businesses closed because they could not compete with Encore for clients or business, could not afford to pay rising real estate taxes, or lost employees who went to work at the Casino. One Malden resident noted, “When [Encore] first recruited a lot of employees, local businesses faced some shortages of labor force. A lot of people quit their local business job or reduced their hours there to work for Encore Casino.” A few described businesses that were either demolished or closed to build Encore. However, a few focus group and small group discussion participants noted that Encore is commonly not in direct competition with the local small businesses.

“The changes to the area, Broadway specifically, have brought in more money into the community... It’s brought more people to the area and tourists that come and visit... People come for [Encore] from other states, they come to play at the casino, but they also come to eat and enjoy the place. It’s an entertainment attraction. They like to come. It’s like a mini Vegas on this side.” – Hispanic or Latino/a/e-identifying Everett resident

Some participants stated that the presence of Encore made Everett a “destination,” attracting people who might otherwise not have visited the area, with some noting that this boosted the local economy. Encore’s presence boosted the local economy and attracted tourists and people to the area, according to some participants. The additional casino tourism increased business and clientele for the surrounding restaurants and businesses. A few participants described that the increase in tourism helped increase their income because they were able to rent out their homes to visitors.

Social and Environmental Factors

Summary of Community Perspectives on Social and Environmental Factors

- **Infrastructure:** Participants described their communities as calm and diverse but underdeveloped before Encore’s opening. The casino increased automobile traffic in the immediately surrounding area, making commutes more difficult. Participants described improvements in roads and the neighborhood, although some believed more can be done to improve roads and buildings beyond the casino property.
- **Socioeconomic Effects:** Participants described Encore as a popular entertainment destination, attracting tourists and increasing business activity in the area. However, they also noted the casino added to noise and light pollution in the area, as well as increased crime and police presence, and they were concerned about the influence on youth.
- **Social Connectivity:** Participants believed that Encore increases social connectivity among patrons, while others were concerned that easy access to gambling strained family relationships.

Infrastructure. Encore increased traffic in the immediate area but also improved roads and other infrastructure in surrounding neighborhoods.

Some participants described their communities as calm, safe, and multicultural prior to Encore's opening. Some participants noted that Encore's surrounding communities have always been safe, calm, and diverse. Several others noted that their communities used to not be as busy and previously had less activity and traffic. One participant who had lived in both Everett and Malden noted, *"I remember that back in the day, when I was living there before the Casino was built... there was nothing there, so, it used to be a very calm place."* A few participants characterized their communities prior to Encore as needing repair and development. They described the Everett area particularly as mostly *"industrial,"* with many noticeable potholes in the roads as they would bike or drive through. During the English language focus group, a community member shared an image of the aerial view of the Encore site before construction and noted how different the area was before the Casino and associated development.

"Part of Somerville... was very diverse. A lot of the families on the street that I grew up in were 2nd or 3rd generation American. Over the years... East Somerville became extremely diverse, with a lot of families that were migrating from other parts of the world or first-generation students that I would meet like playing soccer, going to high school in the area." – White-identifying Medford resident

Many participants reported driving past Encore on Route 99 to get to work or who live nearby reported that Encore's presence increased traffic in the area. Participants described longer commute times and increased congestion, especially in Everett's and Somerville's Broadway and Sullivan Station areas, respectively. A few participants said that using public transportation has grown more difficult because of increased traffic in the area, especially for people relying on buses to commute. Several participants noted that traffic issues were most evident during the Casino's construction, and it has since become less congested. Several also stated that Encore did not contribute to traffic because the area had always been poorly designed and congested.

Encore brought other new construction and development to the area, resulting in mixed reactions from community members. Some participants discussed improvements to the area that transformed the *"empty lot"* from being a *"wasteland"* and a *"dumping ground for chemicals"* to the landscaped Casino site. Many participants discussed that roads surrounding Encore are now easier to traverse. Several participants discussed that although the infrastructure around Encore's immediate area improved, other parts of Everett and surrounding communities have not benefitted from these improvements. These participants thought that Encore could do more to improve local infrastructure outside beyond the immediate Casino grounds. As one participant described,

Exhibit 8. Construction Truck on Casino Grounds



Source: Photograph of truck described by participant

"There's only one street in Everett that they care about, and it's Broadway. The rest of us will not be saved." A few participants noted that some construction equipment and trucks have not been removed, even though the Casino opened three years ago (**Exhibit 8**). A few participants talked about how many businesses and homes were demolished for Encore to be built, which was not positive for the community.

Several participants noted that Encore brought more beautiful landscapes, parks, and recreational spaces to the area, but there were mixed views on the skyline. Several participants stated that the Encore's opening has made the city of Everett cleaner, especially on the waterfront, and more beautiful with the addition of landscaping (**Exhibit 9**). They noted that the new parks provided recreational spaces for adults and children to play, walk, and bike. However, a few participants did not see the Casino as a positive addition to the community. They shared that there are now fewer parks in the

area because Encore took over so much land. A few participants noted the area has a nice skyline because of Encore, while a few discussed that they do not like the building itself and think that Encore dominates the skyline with its *"intense"* and *"enormous presence."*

Exhibit 9. Encore Landscaping



Source: Photograph of area described by participant

Socioeconomic Effects. The influx of tourists and others due to Encore increased noise and light pollution in the area.

For several participants, the influx of Encore tourists contributed to a general increase in noise and activity. Participants described noise and light pollution from traffic and the building itself. Several participants believed that Encore has introduced more crime into the area, with a few participants describing an increased presence of police and ambulances in the surrounding neighborhoods, as well as more general criminal activity. For example, a few participants described more *"conflicts"* and *"calls for police during disturbances."* A few participants suggested that the rise in crime could be linked to increased drug or alcohol use.^{iv} A 2019 article noted that a large number of arrests were made within Casino walls during a short period of time, but the arrests are comparable to other venues of similar size and capacity.²⁸ A few participants also expressed concern about Encore's effect on young people, noting that exposure to gambling is a bad influence on young people because it normalizes gambling behaviors.

^{iv} Not everyone interviewed was probed about crime if they did not raise it as a concern in response to open-ended questions in the interviews.

Social Connectivity. Participants had mixed feelings about Encore's effects on social connectivity and relationships in their community.

Several participants believed that Encore increased social connectivity among patrons while others noted it strained relationships with friends and family and did not build a sense of community. For several participants, the Casino enables patrons to make social connections, even if they are brief. Encore has become a new, fun place in town to gather with friends and host events, including a vibrant place to bring out-of-town family and friends. These participants also noted that Encore strengthened relationships in the community as people shared employment opportunities with friends and others looking for work. However, a few participants noted that problem gambling associated with the Casino's presence has strained family relationships. One participant shared the specific example about how Encore's reopening during the pandemic

caused strains in family relationships due to it being one of the few places in the area to get out of the house. Increased housing rents due in part to increased development in the area has caused families to look for homes further out of the city, which has also affected relationships. One participant discussed how although Encore is a place to go out and meet with friends, it does not necessarily build community.

One participant believed that Encore intentionally targeted advertisements toward the Asian community. This Malden resident shared that *"during Chinese New Year, [Encore] would give out gifts and these are specifically targeted toward Asian communities. They want to attract the Asian population to come."* The same participant shared photos of an English and Chinese advertisement for daily shuttles from Boston's Chinatown neighborhood to the Casino (**Exhibit 10**). In addition, a few participants shared that while they did not feel that Encore had been targeting advertisements, that they had received bilingual advertisements for Encore, in both English and Spanish.

"I really feel that [Encore] is making young people more interested in gambling than before. Because I really feel that when children are in an environment that they can see more of these things, for example, drugs around the casino, alcohol and also gambling, I feel that they are more interested... to try. And I really don't feel that that is something that is really helping the community because the idea is that they avoid all of these things. But now they're very interested. They are thinking that it is something that should be normalized. And I really feel worried about how future generations will be more prompted to continue with this." – Hispanic or Latino/a/e and Native Hawaiians/Pacific Islander-identifying Revere resident

One participant believed that Encore intentionally targeted advertisements toward the Asian community. This Malden resident shared that *"during Chinese New Year, [Encore] would give out gifts and these are specifically targeted toward Asian communities. They want to attract the Asian population to come."* The same participant shared photos of an English and Chinese advertisement for daily shuttles from Boston's Chinatown neighborhood to the Casino (**Exhibit 10**). In addition, a few participants shared that while they did not feel that Encore had been targeting advertisements, that they had received bilingual advertisements for Encore, in both English and Spanish.

Exhibit 10. Encore Advertisement in Boston Chinatown Neighborhood

Source: Photograph submitted by participant

Health

Summary of Community Perspectives on Health

- **Mental Health:** Participants believed that Encore and legalized gambling have contributed to increased stress and worsened mental health in surrounding communities, and that Encore provides a place to relax.
- **Alcohol Use:** Participants reported that Encore has contributed to an increase in alcohol consumption, including potentially more drunk or impaired driving in the surrounding area.
- **Gambling-Related Harm:** Participants expressed concerns that Encore has contributed to gambling-related harms such as problem gambling, failing personal relationships, and personal financial loss.

Mental Health. Participants believed that Encore has contributed negatively to mental health.

Some participants believed that Encore has negatively affected the mental health of community members. They discussed linkages between gambling, increased stress, and worsening mental health, particularly among community members, with one Malden resident noting *“many [Encore patrons] end up losing more than they can afford.”* In addition to gambling losses, one participant noted that living near Encore might be stressful, noting they were *“getting very stressed with the amount of people that were constantly there all the time. And then cars all the time, and then people honking and beeping all the time and driving up and down the street all the time. And then people would leave [Encore] drunk...like, there were no limits, there were no boundaries.”*

A few participants noted that Encore is a place where people go to relax. These participants viewed Encore as a place for entertainment and relaxation. One Boston resident shared that, *“Casino gambling...it is a form of entertainment. When I gamble, it gives me a relaxing sensation. However, it depends on the individual. If you can’t control yourself, well, it can have a negative impact on your family and community.”* Nonetheless, several participants worried that potential harms may outweigh the potential positives resulting from stress reduction. When discussing findings about community perspectives of Encore as a source of relaxation for some, CAB members, focus group, and small group

discussion participants discussed that the source of relaxation was likely only for those who could afford to stay and play at Encore, as well as could afford potential gambling losses.

Alcohol Use. Participants believed that Encore has led to increased alcohol consumption.

Some participants expressed concern that Encore contributed to higher alcohol consumption. These participants believed that the atmosphere and environment that Encore creates are core contributors to increased alcohol consumption. One participant noted that regardless of winning or losing during gambling, patrons will often drink more at Encore than they normally would. A few participants noted that Encore's ambience is intentionally designed so that patrons are constantly offered opportunities to drink while being unable to identify the time of day. Similarly, a few participants noted Encore is one of the few places in the surrounding communities where they can drink late into the night. One Medford resident shared that *"I know that Encore, if you are participating, like playing, you're able to drink until 4 a.m., and I know that for a lot of Boston cities, once it's 2 a.m., a lot of bars and clubs are closed."* A few participants noted both personally and anecdotally that there have been more instances of drunk and impaired driving since the introduction of Encore.

Problem Gambling and Other Gambling-Related Harms. Participants discussed ways that Encore contributed to increased gambling-related harms (Exhibit 11), such as problem gambling, relationship and family conflicts, and financial loss and debt.

Some participants believed that Encore has contributed to more problem gambling. Participants noted Encore is fundamentally a business that wants to profit from people's loss of money. One Malden resident described Encore as *"a business, they don't care if you are addicted or not, they just want you to go there and lose your money."* Similarly, a few participants noted that they believed that it is likely that many community members who would never have gambled or become addicted to gambling did so only because of Encore's proximity to their communities.

Exhibit 11. Defining Gambling-related Harms



Source: <https://gamblingguidelines.ca/app/uploads/2021/01/LRGG-Gambling-Harms-Poster-2021-en.pdf>

Several participants shared personal or anecdotal stories of community members having relationship conflicts due to gambling.

These participants noted that losing money while gambling can lead to fights and deteriorating personal relationships. One participant outlined that while gamblers may share big wins with everyone, they tend to only keep losses to themselves, leading to increased tensions in their personal relationships when they do lose.

“Another thing is that when my relatives win money, they would tell everyone about the win, but when they lose money, they kept everything to themselves and don’t tell anyone. This is a very bad habit. With the exception of going all-in [gambling to the point of losing all money], they won’t tell anyone. My relatives ended up having to sell their house. These are real stories that happened in Malden. Whenever I mention this, I feel very angry.” – Asian-identifying Malden resident

Some participants believed that Encore has contributed to personal financial loss. Participants shared stories of community members gambling, losing money, accruing debt, and eventually losing houses, jobs, and money needed for everyday things like groceries, utilities, and rent. As one Boston resident described, *“From my own experience, my husband sometimes can get a bit too much into gambling. He sometimes gambles more often and also places bigger bets. It does have a certain impact on the family. He is more impulsive when he gambles. The amount that he gambles could exceed the expenses that the family can afford. Sometimes he would win, but if you gamble often, there’ll definitely be a time that you lose.”* A few participants shared personal beliefs that many community members go to Encore with the false belief that gambling is an easy way to make quick money but only end up gambling more to chase losses.

Participant Recommendations

Summary of Participant Recommendations

- Participants believed Encore should **reinvest money in the community** through community programs, investment in infrastructure, and development of more parks and green spaces.
- Participants noted that Encore should offer **more support and resources for people experiencing problem gambling**, including educational materials and access to mental health counseling and support.
- Participants described that they wanted Encore to **more actively engage with community** members to understand and address their needs.

Participants were asked about what they would like to see Encore do to improve their or other community members’ quality of life. The following section describes recommendations from participants.

Many participants believed Encore should reinvest money in nearby communities through community programs, investment in infrastructure, and development of more parks and green spaces.

Several participants described the need for Encore to develop or invest in programs for local families in the surrounding communities. They recommended that the Casino provide or support social services and programs that support families and young people in surrounding communities. There was an interest in more programming, after-school programs, recreation centers, scholarships, and sports opportunities particularly for young people. Participants noted that Encore should also support nonprofit organizations and programming that address inequality and social needs of families in the surrounding communities, including rental assistance programs and housing grants to help families offset higher housing costs, and sponsoring financial literacy, budget management, and career development courses. Participants also described opportunities for community festivals and activities, such as a free concert series. However, a few focus group and small group discussion participants expressed concern about casinos engaging with young people and the potentially harmful effect of normalizing gambling among impressionable youth.

Several participants recommended that Encore increase investment in infrastructure, including bridges and public transportation and more parks and green spaces beyond the Casino grounds. For example, participants suggested building a pedestrian bridge that connects Encore to Assembly Square in East Somerville so that more people can visit the area. While the governor has already committed to the development of the Mystic River Bicycle and Pedestrian Bridge, starting construction in 2024, it is not yet clear how the bridge will be funded.²⁹ Participants described a need for improvements in infrastructure that alleviate traffic, such as repairing roads and installing stoplights and stop signs; they also suggested developing additional transportation options like more bus lines and routes. A few described a need for improved access to the area via public transportation. Participants were also interested in more parks, green spaces, and recreational areas, including playing fields for young people. One focus group participant gave the example of aging baseball diamonds near Encore as a potential avenue for investment in the community.

“Overall, [Encore] should invest more in the community, including investing in more parks and public spaces. They could also open more streets in the area on the weekends for people to go biking or do recreational activities, so that the casino’s impact isn’t only to bring people into the casino indoors, which can be unhealthy.” – Hispanic or Latino/a/e-identifying Revere resident

Other ways that a few participants believed Encore could reinvest in the community include addressing environmental issues like clean energy, providing more local job opportunities, supporting small businesses, and supporting immigrant communities in the area.

Some participants noted Encore should offer more support and resources for people experiencing problem gambling.

Participants would like to see more involvement from Encore in offering support and resources for people experiencing problem gambling. They described a need for Encore to provide educational materials and resources for people experiencing or at risk of gambling-related harms including pamphlets, post visible problem gambling warning signage, establish programs that restrict people

with a history of problem gambling from entering Encore, and offer resources to help loved ones of individuals experiencing problem gambling. CAB members noted that such resources and programs already exist, including voluntary self-exclusion and signage in Encore about where to get resources. GameSense, a nonprofit organization with a presence at Encore, offers support and resources for people experiencing problem gambling. Focus group and small group discussion participants agreed that if participants are highlighting this recommendation, that there may be a need for broader outreach or better signage about these services and resources. In addition, participants described a need for Encore to provide mental health counseling and support. However, a few focus group and small group discussion participants expressed the concern of “*trusting the Casino to police itself*”—i.e., for Encore itself to provide problem gambling and mental health supports and services. They suggested instead that the city or state, a foundation, or some other third-party entity may be more suited and equipped to provide these resources.

“[Encore] themselves, and not just the state or the community... carries the burden of providing educational material, as well as support material for people who either knowingly have addiction problems or who might not realize that they could be prone to problems... it's not the responsibility of the state to then provide what I think the casino should for those resources.” – White-identifying Boston resident

“I haven't heard anything about any supports they may have for people with addiction. I know some people have substance use, opioid use, and mental health supports. But not for gambling; I haven't seen that support or rehab. That would be a good opportunity to collaborate and support those with gambling addiction.” – Hispanic or Latino/a/e-identifying Somerville resident

A few participants described a need for Encore to conduct more community outreach and engagement.

Participants would like to see Encore more actively engage with community members to understand their needs. They noted that beyond Encore providing money via tax revenue to the city, they wanted Encore to participate more actively in the community, engage with community members directly, participate in community meetings, listen to community needs, and develop programs and opportunities based on those needs. One focus group participant hoped that local governments would solicit the opinions of community members and value “*dissent*,” adding that, when making decisions about the Casino or additional projects, they should “*take into account the overall impact to the people and not just the city*,” and consider effects on rent, gas, and other day-to-day quality of life indicators.

“I would like to see administration of [Encore] be more hands-on in community meetings and advocating for the funds that they provide to be used directly with the community... I would just like to see staff, their administration participate more, advocate more on that end, and not just giving a check to the city and saying here you go, here's your five million bucks, use them as you want. We would like them a bit more involved... if they want to be in Everett, they should try to put a bit more effort into being known in the community and knowing what the community issues are, in order to be seen as an advocate and not just someone who's there, taking up space to make money off of the property in Everett.” – Hispanic or Latino/a/e-identifying Everett resident

Discussion

Community perspectives on Encore are difficult to disentangle from broader factors like the COVID-19 pandemic and rising inflation.

Encore opened shortly before the COVID-19 pandemic shutdowns and restrictions were put in place. In addition, data collection for this study occurred in early 2022 as the COVID-19 pandemic continued and broader economic trends, including high prices and rising inflation, took hold. Participants, CAB members, focus group, and small group discussion participants highlighted that job losses, rent and housing affordability, and rising prices reflect broader trends in the communities directly around Encore and in those throughout the Commonwealth and country, making it difficult to attribute community perspectives on these issues to Encore. That said, participants still perceived Encore as having a direct effect on their lives and community, despite the COVID-19 pandemic and rising inflation, and that it likely contributed to some of these issues.

Participants highlighted the perspective of “Encore for whom?” noting casinos likely have disproportionate effects on communities based on socioeconomic status and cultural background.

This thematic framing of “*Encore for whom?*” permeated most findings. Our findings echo prior research,⁶ showing that opinions about casinos and gambling are mixed. Mixed perspectives emerged in viewpoints around legalized gambling and during discussions about the effects of Encore on the local economy, social and environmental factors, and health. Participants noted that mixed perspectives on casinos and legalized gambling are likely the result of differing personal experiences, cultural backgrounds, and other factors. For example, participants suggested that the negative financial implications of problem gambling are likely more acute for people with lower incomes.

In addition, other research shows that communities of color are often disproportionately impacted negatively by casinos and that the introduction of a casino to their communities raises concerns about increased crime, problem gambling, and racial discrimination.⁷⁻⁹ During Encore’s layoffs and furloughs due to the COVID-19 pandemic, young people, low-wage workers, women, and people of color experienced most of the job losses and reduction in hours.²⁷ Industries with high concentrations of workers of color, including food and beverage, gaming and recreation, and hotels, were heavily impacted by Encore’s layoffs.²⁷ In this study, Hispanic or Latino/a/e participants often had negative views about the effects of the casino. Both Haitian/Haitian American participants felt as if Encore was more beneficial to other community members, specifically that opportunities were more likely to go toward Latino/a/e groups. Thus, researchers and policymakers should continue to ensure a broad perspective of views and identities are represented in gambling-related research to capture the full range of perspectives and experiences of community members. Gambling-related research should continue to consider what groups of community members may be disproportionately benefiting from or being harmed by the introduction of casinos to ensure these large enterprises do not further exacerbate existing inequities.

Both Encore and local governments should more actively engage community members in decision making to account for community needs.

CAB members, focus group, and small group discussion participants noted that there needs to be a clear delineation between the perceived effects of legalized gambling and casinos on the city of Everett versus individuals living in surrounding communities. One focus group participant noted that Encore is a *“source of income for the city but not for the community.”* Participants applauded Encore for investing in the development of parks and green spaces for community members, including non-Encore patrons, to enjoy. However, participants also pointed out that these investments were often conditional and immediate to Encore’s grounds, ultimately benefiting the Casino, not the community. Participants called for more equitable investment in people, infrastructure, and services that will have wider reach.

To do so, participants expressed an interest in ensuring that Encore reinvests profits in local communities via jobs, educational programs and other supports, infrastructure, and parks and green spaces. However, they also highlighted that these decisions and investments should be made with community input and noted a need for Encore and local governments to more actively engage with community members to understand their needs. One participant noted that, when making decisions about Encore or additional projects, the city of Everett should *“take into account the overall impact to the people and not just the city.”* This includes understanding factors that affect community members’ lives like housing costs, job opportunities, and other day-to-day quality of life indicators. Participants expressed interest in Encore and local governments soliciting thoughts and opinions from community members, as well as valuing perspectives and opinions that could be viewed as *“dissent.”*

Conclusion

Through a rigorous research agenda, MGC aims to fill research gaps on gambling, casinos, and related community impacts. In partnership with a CAB comprised of individuals who live and work in the communities around Encore, NORC-ICH conducted 47 interviews with individuals of diverse backgrounds; a subset of six took part in participatory analysis and sensemaking. This qualitative study grounded in community-engaged research principles sought to capture community perspectives on Encore's effects on the day-to-day quality of life of people living in nearby communities.

Though difficult to disentangle Encore's effects from those of the broader COVID-19 pandemic on the local economy, social and environmental factors, and community health, this study found that community perspectives on Encore and legalized gambling are mixed and nuanced. There were participants who supported having a casino in their neighborhood, while others believed that casinos normalized gambling and promoted problem gambling behaviors; there were also participants who held neutral or had both positive and negative views of legalized gambling.

Participants described some positive effects from Encore that included: creating jobs and employment opportunities; boosting the local economy; improving roads and other infrastructure; bringing more beautiful landscapes, parks, and recreational spaces; serving as a place for entertainment and relaxation; and offering a new, fun place in town to gather with friends and host events, strengthening relationships in the community. The negative effects described by participants included concerns that Encore did not fulfill its promise of bringing jobs and money to local communities; increased rent and home prices in the surrounding areas; caused small businesses in the area to close or lose employees and clientele; increased traffic and level of crime; strained relationships with friends and family; negatively affected the mental health of community members; and contributed to higher alcohol consumption, problem gambling, and personal financial loss. Participants also noted that market trends in the economy may not be directly attributable to Encore or that they saw little or no economic impact from Encore.

Participants recommended that Encore should engage with and invest in the local community by reinvesting money through community programs; investing in infrastructure and development of more parks and green spaces; offering more support and resources for people experiencing problem gambling; and more actively engaging with community members to understand and respond to their needs. They noted that both Encore and local governments should consider more actively engaging community members in decision making to account for community needs.

Finally, researchers and policymakers should continue assessing the disproportionate effects of casinos on communities of varying socio-demographics and cultures in gambling research.³⁰⁻³⁵ It is important to expand local knowledge of the community benefits or harms of casino enterprises on individuals living in surrounding communities beyond that of the hosting municipal government.

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Appendices

Appendix A: Recruitment Flyer - English



We are looking for people who live in the communities surrounding the Encore Boston Harbor Casino to share their perspectives about the impacts of the introduction of casino gambling in your community.

Participate in a 30-minute phone or Zoom interview and receive a \$25 gift card.

Are you eligible?

- 18 years or older
- Live in Everett, Cambridge, Chelsea, Malden, Medford, Revere, Somerville, Winthrop, or Boston
- Can comfortably communicate in English, Spanish, Portuguese, Haitian Creole, Mandarin Chinese, or Cantonese

Who are we?

This study is funded by the Massachusetts Gaming Commission and is being carried out by NORC and the Institute for Community Health (ICH).

Want to participate? Contact us in any of these ways!

Leave us a voice message with your contact information: 781-591-0575

Send us an email: masscommunitystudy@norc.org

Scan the QR code below:



Appendix B: Interview Guide

1. To start, please tell me a little bit about your community before the Encore Casino was introduced.
2. Please tell me about changes to your community (if any) since the Encore Casino opened in June 2019.
 - a. How has the Encore Casino affected your day-to-day life?
3. How has the Encore Casino affected the economy in your community?
 - a. *[Prompts, if needed]* What types of changes have you seen to....
 - i. local small businesses?
 - ii. employment? the quality of jobs?
 - iii. the local housing or rental market?
 - iv. personal finances?
4. How has the presence of the Encore Casino affected your overall health or that of people in your community?
 - a. *[Prompts, if needed, for those who identify an impact]* What type of changes have you noticed with...
 - i. your physical health or that of people in your community?
 - ii. your mental or emotional health or that of people in your community?
 - iii. your use of alcohol or other substances or that of people in your community?
5. Has the Encore Casino affected the availability of outdoor spaces in the community or other changes to infrastructure, for example, roads, bridges, parks, or other public places? *[If it has]* How?
 - a. *[Prompts, if needed]* What about changes related to traffic?
6. Has the Encore Casino affected social networks or connectivity between community members? *[If it has]* How?
 - a. Have you or other people in your community experienced changes to relationships with friends or family because of gambling at the Casino? *[If it has]* What are those changes?
7. Has the Encore Casino advertised directly to specific members or groups in your community? For example, advertisements aimed at specific groups of people based on the language they speak, their age, their race/ethnicity, or other characteristic.
 - a. *[If so]* Which specific community members or groups have the advertisements targeted?
 - b. *[If applicable]* What are some ways in which the Casino has advertised to these specific community members or groups?
 - c. *[If applicable]* What has been the effect of this advertising on your community?
8. The Encore Casino closed for a few months and laid off some workers in 2020 because of COVID-19. How did this closure affect you or people in your community?
 - a. *[Prompts, if needed]* How did the closure of the Encore Casino affect...
 - i. where and how you or other community members gambled?
 - ii. the local economy?
 - iii. health or wellbeing of you or community members?
 - iv. ties and relationships between community members?
 - v. access to outdoor space or other changes to surrounding physical infrastructure?
9. What are your views of legalized casino gambling within your community?
10. What would you like to see the Casino do in your community to improve your or other community members' quality of life?
11. Do you have any final thoughts to share with me before we end?

REPORT SUMMARY



Community Perspectives on Encore Boston Harbor Casino

What this report is about

Despite overall support, fewer than half of American adults believe that casinos help their local communities. Research shows that communities of color are often disproportionately impacted by gambling, raising concerns that the introduction of casinos might generate increased crime, racial discrimination, and problem gambling which is characterized by frequent negative consequences and possible loss of control over behavior. It is important that research on the effects of casinos includes the people who live and work in the communities surrounding the casinos.

This study is about one of the three casinos operating in Massachusetts—Encore Boston Harbor, which opened in June 2019. An estimated 5.6 million people of legal gambling age live within a 90-minute drive of Encore. The Massachusetts Gaming Commission (MGC) funded NORC at the University of Chicago (NORC) and the Institute for Community Health (ICH) to engage with community members to design and conduct a research study that captured perspectives on the introduction of Encore and how it has affected the day-to-day quality of life of people in the casino's surrounding communities.

What the study team did

The study team consisted of NORC, ICH, and a Community Advisory Board of community members living and working around Encore. The Community Advisory Board ensured that the community's needs and perspectives were represented throughout the study (e.g., in the study's research design, data collection, analysis, and sharing of findings).

The study team recruited four community members to serve as interviewers along with one ICH team member. These interviewers conducted 47 virtual interviews with community members living in eight communities around Encore. Participants had diverse racial and ethnic identities, represented diverse communities, and spoke five different languages: English, Chinese [Mandarin or Cantonese], Haitian Creole, Portuguese, and Spanish. Half of participants identified as Hispanic or Latino/a/e. A majority were women and were between 25 and 54 years of age. Almost half of participants had lived in their community for over 10 years.

The study team analyzed the interview transcripts and notes to identify themes, shared sentiments, and differences across participants' perspectives. They also analyzed and interpreted the findings with interviewers and a subset of participants.

Who this study is intended for

This study is intended for community members in Boston, Cambridge, Chelsea, Everett, Malden, Medford, Revere, Somerville, or Winthrop, as well as government officials, casino operators, and researchers. Government officials and casino operators could consider actively engaging community members in decision making to ensure community needs are considered. Further research could be conducted on the disproportionate effects of casinos on different socio-economic groups in the host community.

Key findings

Participants had mixed views on legalized gambling

Some participants shared negative views, noting they believed the introduction of a casino normalized gambling and promoted problem gambling behaviors. Some had positive views on legalized gambling and supported having a casino in their neighborhood. They believed that gambling is a form of entertainment, therefore community members should have the freedom to gamble if it is legal and regulated. A few participants had neutral views on legalized gambling including both ambivalent and mixed perspectives.

Participants had mixed views on the effects of Encore on the local economy, including employment, housing, and small businesses

Some participants believed Encore created jobs in the area. However, several anticipated that Encore would bring jobs and money to local communities prior to its development but have yet to see this happen. Participants who identified as Hispanic or Latino/a/e and those who had lived in the communities surrounding Encore for more than 10 years often had negative views of the casino's effects on jobs, including the quality of jobs. Many participants noted the COVID-19 pandemic led to job losses at Encore and uncertainty, which negatively affected the finances of its employees.

Some participants described increasing rent and home prices in the communities surrounding Encore. Some described seeing an increase in luxury apartments and condos in the area, but not of affordable housing. However, a few noted that many effects may not be attributable to Encore but rather reflect broader market trends.

Participants had mixed views on the effects of Encore on local small businesses. Some participants noted that small businesses in the surrounding community closed or lost employees and customers after Encore opened. Some participants stated that the presence of Encore made Everett a "destination" that attracts people who might not have visited the area otherwise. These participants noted that this boosted the local economy and clientele for surrounding small businesses.

Participants had mixed views on the effects of Encore on various social and environmental factors

While several participants noted that Encore brought more beautiful landscapes, parks, and recreational spaces to the area, a few others had mixed views on the changes to the skyline. Many participants who reported driving past Encore noted that its presence increased traffic in the area and that this resulted in longer commute times and increased congestion, particularly during its construction. Many participants said that roads surrounding Encore are now easier to travel on. Some thought Encore brought new construction and development to the area. However, several participants felt that Encore could do more to improve local infrastructure beyond the immediate casino grounds.

A few participants described an increased presence of police and ambulances in surrounding neighborhoods, as well as more criminal activity. A few participants also expressed concerns about Encore's effect on youth. They noted that exposure to casinos normalizes gambling behaviors for young people.

Participants had mixed feelings about Encore's effects on relationships in their community. For several, Encore is a new, fun place in town to gather with friends and host events, which strengthens relationships in the community. For a few other participants, Encore strained relationships with friends and family, and did not build a sense of community.

Participants expressed concerns about the effects of Encore on health

Some participants believed that Encore has negatively affected the mental health of community members. They felt that this is due to increased stress. Some participants expressed concerns that the atmosphere that Encore creates is the main reason for higher alcohol consumption. Some participants believed that Encore has contributed to more problem gambling. A few noted that it is likely that many community members who would never have gambled only did so only because of Encore's proximity. Several participants shared personal or anecdotal stories about community members losing friends or family relationships due to problem gambling. Some believed that Encore has contributed to personal financial loss. This loss of money has led to difficulty for some people to afford groceries, utilities, and rent.

What participants recommend

1 Reinvest money in nearby communities:

Several participants believed Encore should fund community programs and the development of more parks and green spaces and recommended that Encore fund walking bridges and public transportation beyond the casino grounds. Several participants described the need for Encore to develop or invest in community programs for families and youth. Other recommendations included investing in the environment (e.g., clean energy), providing more local job opportunities, and supporting local small businesses and immigrant communities.

2 Support and resources for people who experience problem gambling:

Some participants described a need for Encore to provide educational materials and resources for people who experience or are at risk of gambling-related harms. This could involve sharing pamphlets, posting visible signage, establishing programs that restrict entry to people with a history of problem gambling, and providing resources for loved ones of people who experience problem gambling.

3 More actively engage with community members:

A few participants wanted Encore to engage with community members directly, participate in community meetings, and listen to community needs. This would allow Encore to develop programs and opportunities based on those needs.

Conclusion

It is challenging to disentangle Encore's impact from broader factors like the COVID-19 public health emergency and rising inflation. However, participants shared specific concerns and perceptions about Encore's community impact on the economy, social and environmental factors, and health. Participants also highlighted concerns about "*Encore for whom?*" noting casinos likely have disproportionate effects on their surrounding communities depending on socioeconomics and cultural background. Encore and local governments should recognize these potential impacts and engage with the community for input on their needs and how resources are allocated.

About the study team

NORC at the University of Chicago is an objective, nonpartisan research organization that delivers insights and analysis decision-makers trust. The NORC team included Jenna T. Sirkin, Petry S. Ubri, Jared Sawyer, Christina Drymon, and Meghan Woo.

ICH is a non-profit consulting organization that provides participatory evaluation, applied research, assessment, planning, and data services. ICH helps healthcare institutions, government agencies, and community-based organizations improve their services and maximize program impact. The ICH team included Sofia Ladner, Danielle Chun, and Sarah Jalbert.

Community Advisory Board members included Diego Nascimento, Hugo Rengifo, James Eliscar, Jessica Thai, Linh Ho, Veronica Monserrat, and Wil Renderos.

Community interviewers included Tatiana Antoine, Yanqing Huang, Milla Maia, and Josh Zhu.

Study funding

Financial support for this study comes from the Massachusetts Gaming Commission through the Public Health Trust Fund. This project was competitively bid and awarded to NORC and ICH in May 2021.



Where to access the full report

NORC at the University of Chicago, Institute for Community Health (2022).
Community Perspectives on Encore Boston Harbor Casino: Final Report. Available from:
<https://massgaming.com/research/community-perspectives-on-encore-boston-harbor-casino/>

REPORT SUMMARY


Community Perspectives on Encore Boston Harbor Casino

报告简介

尽管总体支持，但仅有不到半数的美国成年人认为赌场对当地社区有帮助。研究表明，有色人种社区因赌博而受到不成比例影响的情况尤为严重，引发了人们对开设赌场可能导致犯罪行为、种族歧视、及问题赌博现象增加的担忧，问题赌博频繁引发不良后果、可能令人丧失行为控制能力。将赌场周边社区居住和工作的人包括在针对赌场影响的研究中尤为重要。

本次研究的对象是在马萨诸塞州运营的三家赌场之一，于 2019 年 6 月开业的 **Encore Boston Harbor** 赌场。据估计，有 560 万达到合法赌博年龄的人居住在距离 **Encore** 赌场 90 分钟车程范围内。马萨诸塞州博彩委员会 (MGC) 资助芝加哥大学全国民意研究中心 (NORC) 和社区健康研究所 (ICH) 与社区成员合作设计并开展调查研究，旨在了解关于开设 **Encore** 赌场及其对周边社区居民日常生活质量有何影响的民众观点。

研究团队工作内容

研究团队由 **NORC**、**ICH** 和社区咨询委员会（**Encore** 附近居住和工作的社区成员代表）组成。社区咨询委员会负责确保在整个研究过程（例如研究设计、数据收集、分析和结果公布）中均体现了所在社区的需求和观点。

研究团队招募了四名社区成员和一名 **ICH** 团队成员担任采访者。几位采访者对居住在 **Encore** 附近八个社区的社区成员开展了 47 场视讯采访。受访者们包括不同的族裔和种族身份，代表不同的社区，使用五种不同的语言：英语、中文（普通话或粤语）、海地克里奥尔语、葡萄牙语和西班牙语。半数受访者自称为西班牙裔或拉丁裔。大多数受访者为女性，年龄在 25 至 54 岁之间。近半数的受访者在社区居住了 10 年以上。

研究团队分析了采访记录和笔记，确定主题、共同的意见、以及受访者观点之间的差异。团队还与采访者及部分受访者共同分析并解读了研究结果

研究的目标对象

本研究的目标对象是波士顿、剑桥、切尔西、埃弗雷特、马尔登、梅德福、里维尔、萨默维尔或温思罗普的社区成员，以及政府官员、赌场运营商和研究人员。政府官员和赌场运营商可以积极让社区成员参与决策，确保社区需求得到充分考虑。赌场对所在社区中不同社会经济群体产生的不成比例影响值得进一步研究。

主要研究结果

受访者对赌博合法化意见不一

一些受访者对此持负面看法，他们认为开设赌场会导致赌博正常化，引发问题赌博行为。一些受访者对赌博合法化持积极态度，并支持在社区附近开设赌场。他们认为赌博是一种娱乐形式，如果赌博合法且受监管，社区成员应该享有赌博的自由。也有少数受访者对赌博合法化持中立态度，既有矛盾也有混合的观点。

受访者对 Encore 对当地经济（包括就业、住房和小企业）的影响意见不一

一些受访者认为 Encore 为当地创造了就业机会。然而，也有部分人曾在 Encore 开发之前认为这会为当地社区带来就业机会和资金，但至今仍未看到这些发生。自称为西班牙裔或拉丁裔的受访者以及在 Encore 附近社区居住了 10 年以上的受访者，大多对赌场带来的就业影响（包括工作质量）持负面看法。不少受访者表示，新冠肺炎疫情导致 Encore 裁员，这种不确定性对赌场员工的财务状况产生了负面影响。

一些受访者提到了 Encore 周边社区的租金和房价上涨。一些人表示，当地的豪华公寓和共管公寓有所增加，但经济适用房却没有。但是，也有少数人指出，许多影响可能只是市场整体趋势所致，而并非 Encore 造成的。

受访者对 Encore 对当地小企业的影响也持有不同意见。一些受访者指出，Encore 开业后，周围社区的小企业纷纷关闭或失去了员工及客户。一些受访者表示，Encore 的出现使埃弗雷特成为“赌博目的地”，吸引了很多原本可能不会到访这片地区的人。这些受访者认为，开设赌场促进了当地经济，为周边小企业带来了客源。

受访者对 Encore 产生的各种社会与环境因素影响意见不一

一些受访者认为，Encore 促使周边地区建设了更多优美景观、公园和休闲空间，但其他一些人对当地环境变化持有不同看法。不少开车经过 Encore 的受访者指出，它的存在增加了周边地区的交通量，导致通勤时间延长、交通拥堵加剧，赌场施工期间尤为严重。许多受访者表示，Encore 附近的道路现在好一些了。一些人认为 Encore 为所在区域提供了新的建设和发展机会。不过也有一些受访者认为，除了赌场场地外，Encore 还可以进一步完善当地基础设施。

一些受访者提到，周边社区的警察和救护车有所增加，犯罪活动也比之前多。一些受访者还对 Encore 对年轻人的影响表示担忧。他们指出，接触赌场会使年轻人的赌博行为正常化。

受访者对 Encore 造成的社区关系的影响褒贬不一。部分受访者认为，Encore 是城镇上的新建娱乐场所，适合与朋友聚会和举办活动，可以加强社区关系。也有一些受访者表示，Encore 并不利于建立社区意识，反而让自己与朋友及家人的关系变得紧张。

受访者对 Encore 造成的健康影响表示担忧

一些受访者认为，Encore 对社区成员的心理健康产生了负面影响。他们认为这是由于压力增加所致。一些受访者还担心，Encore 营造的氛围正是人们摄入更多酒精的主要原因。一些受访者认为，Encore 助长了问题赌博行为。少数人指出，许多从不赌博的社区成员可能纯粹因为 Encore 离得近才开始接触赌博。几位受访者还分享了社区成员因问题赌博导致亲友关系破裂的真人真事或传闻。一些人认为，Encore 造成了个人经济损失。这种金钱损失致使一些人难以负担食品杂货、公用事业和房租费用。

受访者的建议：

- 一

将资金再回馈投资给附近社区：

几位受访者认为 Encore 应该资助社区项目、建设更多公园和绿地，同时建议 Encore 在其场地以外投资修建人行天桥和公共交通设施。也有几位受访者提到，Encore 有必要开发或投资针对家庭和青少年的社区项目。其他建议包括：环境投资（例如清洁能源）、提供更多当地就业机会，以及支持当地小企业和移民社区。
- 二

为陷入问题赌博的人提供支持和资源：

一些受访者提到了 Encore 有必要为遭受赌博相关危害或面临相关风险的人提供教育材料和资源。具体方法可以是发放宣传册、张贴明显标识、制定计划并限制有问题赌博史的人进入赌场，以及向陷入问题赌博的人的亲人提供资源。
- 三

更积极地与社区成员互动：

部分受访者希望 Encore 直接与社区成员互动、参与社区会议、倾听社区需求，以便 Encore 根据这些需求开展项目并提供机会。

结论

将 Encore 赌场的的影响与更广泛的因素（如新冠肺炎突发公共卫生事件和通胀持续上涨）进行区分是难以实现的。然而，许多受访者分享了关于 Encore 赌场对经济、社会和环境因素以及健康等方面的社区影响的具体担忧和看法。受访者还强调了“Encore 究竟利于谁？”这一问题，认为赌场可能对周边社区基于不同的社会经济和文化背景产生不成比例的影响。Encore 赌场和地方政府应该深刻认识到这些潜在影响，与社区积极沟通，了解社区成员的需求并听取有关资源分配的意见。

研究团队简介

芝加哥大学全国民意研究中心 (NORC) 是一所客观、无党派的研究机构，为决策者提供值得信任的见解和分析。NORC 团队成员包括 Jenna T. Sirkin、Petry S. Ubri、Jared Sawyer、Christina Drymon 和 Meghan Woo。

社区健康研究所 (ICH) 是一所提供参与式评价、应用研究、评估、规划和数据服务的非营利咨询机构。ICH 负责帮助医疗机构、政府机构和社区组织改善自身服务，并充分发挥项目影响力。ICH 团队成员包括 Sofia Ladner、Danielle Chun 和 Sarah Jalbert。

社区咨询委员会成员包括 Diego Nascimento、Hugo Rengifo、James Eliscar、Jessica Thai、Linh Ho、Veronica Monserrat 和 Wil Renderos。

社区采访者包括 Tatiana Antoine、Yanqing Huang、Milla Maia 和 Josh Zhu。

研究经费

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访问芝加哥大学全国民意研究中心和社区健康研究所 (2022) 查阅完整报告《关于 Encore Boston Harbor 赌场的社区观点：最终报告》。请访问：<https://massgaming.com/research/community-perspectives-on-encore-boston-harbor-casino/>

REPORT SUMMARY


Community Perspectives on Encore Boston Harbor Casino

De qué trata este informe

A pesar del apoyo general, menos de la mitad de los adultos estadounidenses creen que los casinos ayudan a sus comunidades locales. Las investigaciones demuestran que las comunidades de color suelen verse afectadas de forma desproporcionada por los juegos de azar, lo que hace temer que la introducción de casinos pueda generar un aumento de la delincuencia, la discriminación racial y el problema con el juego, que se caracteriza por consecuencias negativas frecuentes y la posible pérdida de control sobre el comportamiento. Es importante que la investigación sobre los efectos de los casinos incluya a las personas que viven y trabajan en las comunidades que los rodean.

Este estudio es sobre uno de los tres casinos que funcionan en Massachusetts-- Encore Boston Harbor, que inauguró en junio de 2019. Se calcula que 5.6 millones de personas en edad legal para jugar viven a menos de 90 minutos manejando de Encore. La Comisión de Juego de Massachusetts (MGC, por sus siglas en inglés) financió a NORC at the University of Chicago (NORC) y a Institute for Community Health (ICH) para que colaboraran con los miembros de la comunidad en el diseño y la realización de un estudio de investigación que recogiera las perspectivas sobre la introducción de Encore y cómo ha afectado a la calidad de la vida cotidiana de los habitantes de las comunidades alrededor del casino.

Lo que hizo el equipo de estudio

El equipo del estudio estaba formado por NORC, ICH y miembros de una Junta Asesora Comunitaria que viven y trabajan en los alrededores de Encore. La Junta Asesora Comunitaria se aseguró de que las necesidades y perspectivas de la comunidad estuvieran representadas en todo el estudio (por ejemplo, en el diseño de la investigación del estudio, la recopilación de datos, el análisis y la difusión de los resultados).

El equipo del estudio reclutó a cuatro miembros de la comunidad para servir como entrevistadores junto con un miembro del equipo de ICH. Estos entrevistadores realizaron 47 entrevistas virtuales a miembros de la comunidad que viven en ocho comunidades de los alrededores de Encore. Los participantes tenían diversas identidades raciales y étnicas, representaban a diversas comunidades y hablaban cinco idiomas diferentes: Inglés, chino [mandarín o cantonés], criollo haitiano, portugués y español. La mitad de los participantes se identificaron como hispano/a/e o latino/a/e. La mayoría eran mujeres y tenían entre 25 y 54 años de edad. Casi la mitad de los participantes llevaba más de 10 años viviendo en su comunidad.

El equipo del estudio analizó las transcripciones y notas de las entrevistas para identificar temas, sentimientos compartidos y diferencias entre las perspectivas de los participantes. También analizaron e interpretaron los resultados con los entrevistadores y un subconjunto de participantes.

A quién está dirigido este estudio

Este estudio está dirigido a los miembros de la comunidad de Boston, Cambridge, Chelsea, Everett, Malden, Medford, Revere, Somerville o Winthrop, así como a funcionarios de gobierno, operadores de casinos e investigadores. Los funcionarios de gobierno y los operadores de casinos podrían considerar la participación activa de los miembros de la comunidad en hacer decisiones para garantizar que se tengan en cuenta las necesidades de la comunidad. Se podrían realizar más investigaciones sobre los efectos desproporcionados de los casinos en los diferentes grupos socioeconómicos de la comunidad anfitriona.

Conclusiones principales

Los participantes tuvieron opiniones mixtas sobre la legalización del juego

Algunos participantes compartieron opiniones negativas, señalando que creían que la introducción de un casino normalizaba el juego y fomentaba las conductas de adicción. Algunos tenían opiniones positivas sobre la legalización del juego y apoyaban tener un casino en su vecindario. Consideran que el juego es una forma de entretenimiento, por lo que los miembros de la comunidad deben tener la libertad de apostar si es legal y está regulado. Algunos participantes tenían opiniones neutrales sobre el juego legalizado, incluyendo perspectivas ambivalentes y mixtas.

Los participantes tuvieron opiniones mixtas sobre los efectos de Encore en la economía local, incluyendo el empleo, la vivienda y los pequeños negocios

Algunos participantes consideraron que Encore creaba puestos de trabajo en la zona. Sin embargo, varios esperaban que Encore aportara puestos de trabajo y dinero a las comunidades locales antes de su desarrollo, pero aún no lo han visto. Los participantes que se identificaron como hispanos o latinos y los que llevaban más de 10 años viviendo en las comunidades que rodean a Encore solían tener opiniones negativas sobre los efectos del casino en el empleo, incluyendo la calidad de los puestos de trabajo. Muchos participantes señalaron que la pandemia de COVID-19 provocó la pérdida de puestos de trabajo en Encore e incertidumbre, lo que afectó negativamente a las finanzas de sus empleados.

Algunos participantes indicaron el aumento de los precios de los alquileres y las viviendas en las comunidades que rodean a Encore. Algunos indicaron ver un aumento de apartamentos y condominios de lujo en la zona, pero no de viviendas asequibles. Sin embargo, algunos señalaron que muchos efectos pueden no ser atribuibles a Encore, sino que reflejan tendencias más amplias del mercado.

Los participantes tuvieron opiniones mixtas sobre los efectos de Encore en los pequeños negocios locales. Algunos participantes señalaron que los pequeños negocios de la comunidad alrededor cerraron o perdieron empleados y clientes tras la apertura de Encore. Algunos participantes afirmaron que la presencia de Encore convirtió a Everett en un “destino” que atrae a personas que de otro modo no habrían visitado la zona. Estos participantes señalaron que esto impulsó la economía local y la clientela de los pequeños negocios de los alrededores.

Los participantes tenían opiniones mixtas sobre los efectos de Encore en varios factores sociales y medioambientales

Aunque varios participantes señalaron que Encore aportó más bellos paisajes, parques y espacios recreativos de la zona, otros tenían opiniones mixtas sobre los cambios en el perfil urbano. Muchos de los participantes que dijeron que pasaban por delante de Encore señalaron que su presencia aumentaba el tráfico en la zona y que esto se traducía a tiempos de viaje más largos y en aumento de congestión, especialmente durante su construcción. Muchos participantes dijeron que las carreteras alrededor de Encore son ahora más fáciles de transitar. Algunos consideraron que Encore trajo nuevas construcciones y desarrollo a la zona. Sin embargo, varios participantes consideraron que Encore podría hacer más para mejorar las infraestructuras locales más allá del terreno del casino.

Algunos participantes describieron un aumento de la presencia de la policía y las ambulancias en los barrios circundantes, así como una mayor actividad delictiva. Algunos participantes también expresaron su preocupación por el efecto de Encore en los jóvenes. Señalaron que la exposición a los casinos normaliza las conductas de juego de los jóvenes.

Los participantes tenían sentimientos mixtos sobre los efectos de Encore en las relaciones de su comunidad. Para varios, Encore es un lugar nuevo y divertido en la ciudad para reunirse con amigos y organizar eventos, lo que refuerza las relaciones en la comunidad. Para otros pocos participantes, Encore tensó las relaciones con los amigos y la familia, y no creó un sentimiento de comunidad.

Los participantes expresaron su preocupación por los efectos de Encore en la salud

Algunos participantes creen que Encore ha afectado negativamente la salud mental de los miembros de la comunidad. Consideran que esto se debe al aumento del estrés. Algunos participantes expresaron su preocupación por el hecho de que el ambiente que crea Encore sea el motivo principal del mayor consumo de alcohol. Algunos participantes creen que Encore ha contribuido a aumentar al problema con el juego. Algunos señalaron que es probable que muchos miembros de la comunidad que nunca hubiesen apostado lo hicieran ahora solo por la proximidad de Encore. Varios participantes compartieron historias personales o anécdotas sobre miembros de la comunidad que han perdido amigos o relaciones familiares debido al problema con el juego. Algunos creen que Encore ha contribuido a las pérdidas económicas personales. Esta pérdida de dinero ha provocado que algunas personas tengan dificultades para pagar los alimentos, los servicios públicos y el alquiler.

Lo que los participantes recomiendan:

1 Reinvertir el dinero en las comunidades circundantes:

Varios participantes consideraron que Encore debería financiar programas comunitarios y el desarrollo de más parques y espacios verdes y recomendaron que Encore financiara puentes peatonales y transporte público más allá del terreno del casino. Varios participantes describieron la necesidad de que Encore desarrolle o invierta en programas comunitarios para familias y jóvenes. Otras recomendaciones fueron invertir en el medio ambiente (por ejemplo, en energía limpia), ofrecer más oportunidades de empleo local y apoyar a los pequeños negocios locales y a las comunidades de inmigrantes.

2 Apoyo y recursos para las personas con problemas de juego:

Algunos participantes describieron la necesidad de que Encore proporcione materiales y recursos educativos para las personas que experimentan o corren el riesgo de sufrir daños relacionados con el juego. Esto podría implicar el reparto de folletos, la colocación de carteles visibles, el establecimiento de programas que restrinjan la entrada a personas con antecedentes de problemas de juego y la provisión de recursos para los seres queridos de las personas con problemas de juego.

3 Comprometerse más activamente con los miembros de la comunidad:

Algunos participantes querían que Encore se comprometiera directamente con los miembros de la comunidad, que participara en las reuniones comunitarias y que escuchara las necesidades de la comunidad. Esto permitiría a Encore desarrollar programas y oportunidades basadas de esas necesidades.

Conclusión

Es difícil desligar el impacto de Encore de factores más amplios como la emergencia de salud pública de COVID-19 y el aumento de la inflación. Sin embargo, los participantes compartieron preocupaciones y percepciones específicas sobre el impacto comunitario de Encore en la economía, los factores sociales y medioambientales y la salud. Los participantes también destacaron su preocupación por “¿Para quién?”, señalando que los casinos pueden tener efectos desproporcionados en las comunidades circundantes en función de la situación socioeconómica y cultural. Encore y los gobiernos locales deben reconocer estos impactos potenciales y comprometerse con la comunidad para que aporte su opinión sobre sus necesidades y la forma de asignar los recursos.

Acerca del equipo del estudio

NORC at the University of Chicago es una organización de investigación objetiva y no partidista que ofrece ideas y análisis en los que confían los responsables de la toma de decisiones. El equipo de NORC incluyó Jenna T. Sirkin, Petry S. Ubri, Jared Sawyer, Christina Drymon y Meghan Woo.

ICH es una organización de consultoría sin fines de lucro que ofrece servicios de evaluación participativa, investigación aplicada, valoración, planificación y servicios de datos. ICH ayuda a las instituciones de cuidado de la salud, los agencias gubernamentales y organizaciones comunitarias a mejorar sus servicios y maximizar el impacto de los programas. El equipo de ICH incluyó Sofia Ladner, Danielle Chun y Sarah Jalbert.

Los miembros de la Junta Asesora Comunitaria fueron Diego Nascimento, Hugo Rengifo, James Eliscar, Jessica Thai, Linh Ho, Verónica Monserrat, y Wil Renderos.

Los entrevistadores comunitarios fueron Tatiana Antoine, Yanqing Huang, Milla Maia y Josh Zhu.

Financiación del estudio

El apoyo financiero para este estudio proviene de la Comisión de Juegos de Massachusetts a través del Fondo Fiduciario de Salud Pública. Este proyecto fue licitado y adjudicado a NORC e ICH en mayo de 2021.



Dónde acceder al informe completo

Dónde acceder al informe completo de NORC at the University of Chicago, Institute for Community Health (2022). Perspectivas de la comunidad sobre el Encore Boston Harbor Casino: Informe final. Disponible en: <https://massgaming.com/research/community-perspectives-on-encore-boston-harbor-casino/>

REPORT SUMMARY



Community Perspectives on Encore Boston Harbor Casino

De kisa rapò sa a pale

Malgre sipò jeneral, mwens pase mwatye nan adilt Ameriken yo kwè kazino yo ede kominote lokal yo. Rechèch yo montre jwèt aza afekte kominote koulè yo nan yon fason demezire, sa ki ta fè konprann kijan entwodiksyon kazino yo gendwa jenere plis krim, diskriminasyon rasyal, epi pwoblèm jwèt aza ki karakterize pa souvan konsekans negatif ak posib pèt kontwòl sou konpòtman. Li enpòtan pou rechèch sou efè kazino yo enkli moun ki ap viv ak travay nan kominote ki nan antouraj kazino yo.

Etid sa fèt sou youn nan twa (3) kazino k ap fonksyone nan Massachusetts—Encore Boston Harbor, ki te louvri nan mwa jen 2019. Yo estime 5.6 milyon moun ki gen laj legal pou jwe aza ap viv nan yon distans kondi 90 minit distans ak Encore. Komisyon Gaming Massachusetts (Massachusetts Gaming Commission (MGC)) te finanse NORC nan University of Chicago (NORC) ak Enstiti pou Sante Kominotè (Institute for Community Health (ICH)) pou angaje ak manm kominote yo pou konsewa ak fè yon etid rechèch ki te kaptire pèspektiv sou entwodiksyon Encore ak fason li te afekte kalite lavi chak jou moun nan kominote ki nan antouraj kazino a.

Kisa ekip etid la te fè

Ekip etid la te konpoze de NORC, ICH, ak yon Konsèy Konsiltatif Kominotè ki nan manm kominote a k ap viv ak travay ozalantou Encore. Komisyon Konsèy Kominote a te asire bezwen ak pèspektiv kominote a te reprezante pandan tout etid la (pa egzanp, nan konsepsyon rechèch etid la, koleksyon done, analiz, ak nan pataje rezilta yo).

Ekip etid la te rekrute kat manm kominote a pou sèvi pou fè entèvyou ansanm ak yon manm ekip ICH. Entèvyouvè sa yo te fè 47 entèvyou vityèl ak manm kominote a k ap viv nan uit kominote ozalantou Encore. Patisipan yo te gen divès idantite rasyal ak etnik, te reprezante divès kominote, epi yo te pale senk (5) lang diferan: angle, Chinwa [Mandarin oswa Kantonè], Kreyòl Ayisyen, Pòtigè, ak Panyòl. Mwatye nan patisipan yo idantifye kòm Panyòl oswa Latino. Yon majorite te fanm epi yo te gen laj ant 25 ak 54 ane. Prèske mwatye nan patisipan yo te viv nan kominote yo pou plis pase 10 ane.

Ekip etid la analize transkripsyon entèvyou yo ak nòt yo pou idantifye tèm, santiman pataje, ak diferans ki genyen atravè pèspektiv patisipan yo. Yo te menm tou analize ak entèprete konklizyon yo ak entèvyouvè ak yon ti gwoup nan patisipan yo.

Pou ki moun etid sa a fèt

Etid sa a fèt pou manm kominote nan Boston, Cambridge, Chelsea, Everett, Malden, Medford, Revere, Somerville, oswa Winthrop, ansanm ak ofisyèl gouvènman, operatè kazino, ak chèchè yo. Ofisyèl gouvènman yo ak operatè kazino yo ta gendwa konsidere manm kominote ki angaje aktivman nan pran desizyon pou asire yo konsidere bezwen kominote a. Plis rechèch ta ka fèt sou efè demezire kazino yo sou diferan gwoup sosyo-ekonomik nan kominote dakèy la.

Konklizyon prensipal

Patisipan yo te gen opinyon melanje sou jwèt aza legalize

Gen kèk patisipan ki te pataje opinyon negatif, ki fè remake yo kwè entwodiksyon de yon kazino nòmalize jwèt aza epi ankouraje pwoblèm konpòtman jwèt aza. Gen kèk te gen opinyon pozitif sou jwèt aza legalize e yo te sipòte gen yon kazino nan katye yo. Yo te kwè ke jwèt aza se yon fòm amizman, kidonk manm kominote a ta dwe gen libète pou jwe aza si li legal epi reglemante. Kèk patisipan te gen opinyon net sou jwèt aza legalize ki gen ladan pèspektiv ambivalan ak melanje.

Patisipan yo te gen opinyon melanje sou efè Encore sou ekonomi lokal la, tankou travay, lojman, ak ti biznis yo.

Kèk patisipan te kwè Encore te kreye travay nan zòn nan. Men, plizyè te atann Encore ta pral pote travay ak lajan nan kominote lokal yo anvan devlopman li yo men yo poko wè sa rive. Patisipan ki te idantifye kòm Panyòl oswa Latino ak moun ki te viv nan kominote ki nan antouraj Encore pandan plis pase 10 ane yo souvan te gen opinyon negatif sou efè kazino a sou travay, ki enkli bon jan kalite travay yo. Anpil patisipan te note kijan pandemi COVID-19 te lakòz pèt travay nan Encore ak ensètitid, ki te afekte finans anplwaye li yo yon fason negatif.

Gen kèk patisipan ki dekri ogmantasyon pri lwaye ak kay nan kominote ki nan antouraj Encore yo. Gen kèk ki dekri kijan yo wè yon ogmantasyon nan apatman deliks ak kondò nan zòn nan, men yo pa wè sa pou lojman ki abòdab yo. Men, gen kèk ki te note kijan se pa anpil nan efè yo ki atribiye a Encore men ki pito reflekte tandans mache a anjeneral.

Patisipan yo te gen opinyon melanje sou efè Encore sou ti biznis lokal yo. Gen kèk patisipan ki te note kijan ti biznis nan kominote nan antouraj yo te fèmen oswa pèdi anplwaye ak kliyan apre Encore louvri. Gen kèk patisipan ki deklare prezans Encore te fè Everett yon "destinasyon" ki atire moun ki ta gendwa pa te janm vizite zòn nan si se pat sa. Patisipan sa yo te note kijan sa te ranfòse ekonomi lokal la ak kliyantèl pou ti biznis yo ki nan antouraj la.

Patisipan yo te gen opinyon melanje sou efè Encore sou divès faktè sosyal ak anviwònman

Pandan plizyè patisipan te note kijan Encore te pote pi bèl peyizaj, pak, ak espas lwazi nan zòn nan, kèk lòt te gen opinyon melanje sou chanjman yo nan orizon an. Anpil patisipan ki te rapòte kijan lè yo t ap kondui pase bò Encore te note kijan prezans li te ogmante trafik nan zòn nan epi sa te lakòz li pran plis tan pou vwayaje epi li ogmante anbouteyaj, sitou pandan konstriksyon li a. Anpil patisipan te di ke wout ki antoure Encore yo kounye a pi fasil pou vwayaje sou. Gen kèk ki te panse Encore te pote nouvo konstriksyon ak devlopman nan zòn nan. Men, plizyè patisipan te santi ke Encore te kapab fè plis pou amelyore enfrastrikti lokal pi depase teren kazino yo.

Kèk patisipan te dekri yon ogmantasyon prezans lapolis ak anbilans nan katye ki nan antouraj yo, ansanm ak plis aktivite kriminel. Kèk patisipan te eksprime enkyetid tou konsènan efè Encore genyen sou jèn yo. Yo te note kijan lè yo ekspozè nan kazino yo, sa nòmalize konpòtman jwèt aza pou jèn moun.

Patisipan yo te gen santiman melanje konsènan efè Encore sou relasyon yo nan kominote yo. Pou plizyè, Encore se yon nouvo kote ki amizan nan vil pou rasanble ak zanmi epi pou òganize evènman, ki ranfòse relasyon nan kominote a. Pou kèk lòt patisipan, Encore te kreye tension nan relasyon ant zanmi ak fanmi, epi li pa t kreye yon santiman apatenans nan kominote a.

Patisipan yo eksprime enkyetid konsènan efè Encore sou sante

Gen kèk patisipan ki te kwè Encore te afekte sante mantal manm kominote yo nan yon fason ki negatif. Yo te santi kijan se sa ki lakòz ogmantasyon estrès. Gen kèk patisipan ki eksprime enkyetid ki fè konprann atmosfè Encore kreye a se rezon prensipal ki ogmante konsomasyon alkòl. Gen kèk patisipan ki kwè Encore te kontribye ak plis pwoblèm pase jwèt aza. Gen kèk ki te note kijan li posib pou anpil manm kominote a ki pa t ap janm jwe jwèt aza te sèlman fè sa kòz yo nan antouraj Encore a. Plizyè patisipan te pataje istwa pèsònèl oswa anekdotik sou manm kominote a ki pèdi zanmi oswa relasyon fanmi akòz pwoblèm jwèt aza. Gen kèk kwè Encore te kontribye nan pèt finansye pèsònèl. Pèt lajan sa a te mennen nan difikilte pou kèk moun peye pwovizyon alimantè, sèvis piblik, ak lwaye.

Kisa patisipan yo te rekòmande:

1 Re-envesti lajan nan kominote ki toupre yo:

Plizyè patisipan yo te kwè Encore ta dwe finanse pwogram kominotè yo ak devlopman plis pak ak espas vèt epi yo rekòmande pou Encore finanse pou pou pyeton yo mache ak transpò piblik ki depase teren kazino yo. Plizyè patisipan yo te dekri bezwen pou Encore devlope oswa envesti nan pwogram kominotè pou fanmi ak jèn. Lòt rekòmandasyon yo enkli envesti nan anviwònman an (pa egzanp, enèji pwòp), bay plis opòtinite nan travay lokal yo, epi sipòte ti biznis lokal yo ak kominote imigran yo.

2 Sipò ak resous pou moun ki fè eksperyans ak pwoblèm jwèt aza:

Gen kèk patisipan ki dekri yon bezwen pou Encore bay materyèl edikatif ak resous pou moun ki fè eksperyans oswa ki riske vin viktim akòz jwèt aza. Sa ka enplike pataje bwochi, afiche siyal vizib, etabli pwogram ki mete restriksyon sou antre pou moun ki gen yon istwa nan pwoblèm ak jwèt aza, epi bay resous pou moun gen moun pwòch yo ki gen pwoblèm jwèt aza.

3 Angaje yon fason ki pi aktif ak manm kominote a:

Kèk patisipan te vle Encore angaje ak manm kominote yo dirèkteman, patisipe nan reyinyon kominote a, epi koute bezwen kominote a. Sa ta pèmèt Encore devlope pwogram ak opòtinite ki baze sou bezwen sa yo.

Konklizyon

Li difisil pou distenge enpak Encore nan faktè ki pi elaji tankou ijans sante piblik COVID-19 ak ogmantasyon enflasyon. Men, patisipan yo te pataje enkyetid espesifik ak pèsèpsyon sou enpak kominote Encore a sou ekonomi an, faktè sosyal ak anviwònman an, ak sante. Patisipan yo tou mete aksan sou enkyetid konsènan "Encore pou ki moun?" lè yo remake kijan kazino gen anpil chans gen efè demezire sou kominote nan antouraj yo ki depann sou sitiyasyon sosyo-ekonomik ak kiltirèl. Encore ak gouvènman lokal yo ta dwe rekonèt enpak posib sa yo epi angaje yo ak kominote a pou jwenn opinyon sou bezwen yo ak sou fason yo repati resous yo.

Konsènan ekip etid la

NORC nan University of Chicago se yon òganizasyon rechèch ki objektif, ki san patipri, ki bay enfòmasyon ak analiz moun k ap pran desizyon yo fè konfyans. Ekip NORC a te gen Jenna T. Sirkin, Petry S. Ubri, Jared Sawyer, Christina Drymon, ak Meghan Woo.

ICH se yon òganizasyon konsiltasyon san pwofi ki bay evalyasyon patisipatif, rechèch aplike, evalyasyon, planifikasyon, ak sèvis done. ICH ede enstitisyon swen sante yo, ajans gouvènman yo, ak òganizasyon kominotè yo amelyore sèvis yo epi maksimize enpak pwogram yo. Ekip ICH la te gen ladann Sofia Ladner, Danielle Chun, ak Sarah Jalbert.

Manm Konsèy Konsiltatif Kominotè yo enkli Diego Nascimento, Hugo Rengifo, James Eliscar, Jessica Thai, Linh Ho, Veronica Monserrat, ak Wil Renderos.

Entèvyou kominotè yo enkli Tatiana Antoine, Yanqing Huang, Milla Maia, ak Josh Zhu.

Finansman Etid la

Sipò finansye pou etid sa a soti nan Komisyon Gaming Massachusetts atravè Fon Trust Fund Sante Piblik la. Pwojè sa a te yon òf konpetitif epi yo te akòde bay NORC ak ICH nan mwa me 2021.



Ki kote pou jwenn aksè nan rapò konplè

Ki kote pou jwenn aksè nan rapò konplè NORC nan University of Chicago, Institute for Community Health (2022). Pèspèktiv Kominotè sou Encore Boston Harbor Casino: Rapò Final. Disponib nan: <https://massgaming.com/research/community-perspectives-on-encore-boston-harbor-casino/>

REPORT SUMMARY


Community Perspectives on Encore Boston Harbor Casino

Sobre este relatório

Apesar do apoio geral, menos da metade dos adultos norte-americanos acredita que os cassinos ajudam suas comunidades locais. Pesquisas mostram que comunidades do cor são normalmente impactadas por jogos de azar de forma desproporcional, levantando preocupações de que a introdução de cassinos possa aumentar a criminalidade, a discriminação racial e problemas com jogos, o que é caracterizado por consequências normalmente negativas e possível perda de controle comportamental. É importante que as pesquisas sobre os efeitos dos cassinos incluam pessoas que vivem e trabalham nas comunidades ao redor dos cassinos.

Este estudo analisa um dos três cassinos que atualmente operam em Massachusetts, Encore Boston Harbor, inaugurado em junho de 2019. Estima-se que 5,6 milhões de pessoas em idade legal para jogar vivem a 90 minutos (de carro) do cassino Encore. A Massachusetts Gaming Commission (MGC, Comissão de Jogos de Massachusetts) financiou a NORC na Universidade de Chicago (NORC) e o Institute for Community Health (ICH, Instituto de Saúde Comunitária) para interagir com os membros da comunidade e elaborar e conduzir um estudo de pesquisa para capturar as perspectivas da introdução do Encore e como isso tem afetado a qualidade de vida diária das pessoas que vivem nas comunidades próximas ao cassino.

O que a equipe de estudo fez

A equipe de estudo era formada pela NORC, ICH e um Conselho Consultivo da Comunidade composto por membros da comunidade que vivem e trabalham próximos ao Encore. O Conselho Consultivo da Comunidade garantiu que as necessidades e perspectivas da comunidade foram representadas durante o estudo (p.ex., no projeto de pesquisa do estudo, na coleta e análise de dados, e no compartilhamento dos resultados).

A equipe de estudo recrutou quatro membros da equipe para atuarem como entrevistadores juntamente com um membro da equipe do ICH. Esses entrevistadores realizaram 47 entrevistas virtuais com membros da comunidade que residem em oito comunidades próximas ao Encore. Os participantes eram de diversas identidades raciais e étnicas, representavam comunidades diversificadas e falavam cinco idiomas diferentes: Inglês, Chinês [Mandarim ou Cantonês], Crioulo Haitiano, Português, e Espanhol. Metade dos participantes foram identificados como hispânicos ou latinos. A maioria era composta por mulheres com idade entre 25 e 54 anos. Quase metade dos participantes vivem em suas comunidades há mais de 10 anos.

A equipe do estudo analisou as transcrições e as anotações da entrevista para identificar temas, sentimentos compartilhados e diferenças entre as perspectivas dos participantes. A equipe também analisou e interpretou os resultados com os entrevistadores e um subgrupo de participantes.

Para quem este estudo é destinado

Este estudo é destinado aos membros da comunidade em Boston, Cambridge, Chelsea, Everett, Malden, Medford, Revere, Somerville, ou Winthrop, bem como funcionários do governo, operadores de cassinos e pesquisadores. Os funcionários do governo e operadores de cassinos podem considerar envolver ativamente os membros da comunidade na tomada de decisões para garantir que as necessidades da comunidade sejam consideradas. Pesquisas adicionais podem ser realizadas sobre os efeitos desproporcionais dos cassinos em diferentes grupos socioeconômicos da comunidade anfitriã.

Principais resultados

Participantes tiveram opiniões divergentes sobre jogos de azar legalizados

Alguns participantes compartilharam opiniões negativas, observando que acreditavam que a introdução de um cassino normalizou jogos de azar e promoveu comportamentos problemáticos em relação a esses jogos. Outros compartilharam opiniões positivas e apoiaram ter um cassino em suas vizinhanças. Para eles, jogos de azar é uma forma de entretenimento e, por isso, os membros da comunidade deveriam ter a liberdade de jogar, uma vez que é legalizado e regulado. Alguns participantes manifestaram opiniões neutras sobre jogos de azar legalizados, incluindo perspectivas ambivalentes e mistas.

Os participantes tiveram opiniões divergentes sobre os efeitos do Encore na economia local, incluindo emprego, moradia e pequenas empresas

Para alguns participantes, o Encore criou empregos na região. No entanto, vários previram que o Encore traria empregos e dinheiro para as comunidades locais antes de seu desenvolvimento, mas ainda não viram isso acontecer. Os participantes que se identificaram como hispânicos ou latinos e aqueles que vivem nas comunidades próximas ao Encore por mais de 10 anos, muitas vezes tiveram uma visão negativa dos efeitos do cassino em relação a emprego, incluindo a qualidade desses empregos. Muitos participantes observaram que a pandemia da COVID-19 levou à perda de empregos no Encore e gerou incertezas, afetando negativamente as finanças de seus funcionários.

Alguns participantes relataram o aumento do valor dos aluguéis e dos imóveis nas comunidades próximas ao Encore. Alguns descreveram um aumento de apartamentos e condomínios de luxo na região, mas não de moradias populares. No entanto, alguns notaram que muitos efeitos podem não ser atribuíveis ao Encore, refletindo tendências de mercado mais amplas.

Os participantes tiveram opiniões divergentes sobre os efeitos do Encore nas pequenas empresas locais. Alguns observaram que pequenas empresas da comunidade vizinha fecharam ou perderam funcionários e clientes após a abertura do Encore. Alguns participantes afirmaram que a presença do Encore fez de Everett um “destino” que atrai pessoas que, se não fosse pelo cassino, não teriam visitado a região. Esses participantes observaram que isso impulsionou a economia local e a clientela das pequenas empresas vizinhas.

Os participantes tiveram opiniões divergentes sobre os efeitos do Encore nos diversos fatores sociais e ambientais

Enquanto vários participantes notaram que o Encore trouxe mais belas paisagens, parques e espaços recreativos para a região, outros tiveram opiniões divergentes sobre essas mudanças. Muitos participantes que relataram passar pelo Encore, notaram que sua presença aumentou o tráfego na região, resultando em tempos de deslocamento mais longos e aumento do congestionamento, principalmente durante a construção. Muitos participantes disseram que as estradas ao redor do Encore agora são mais fáceis de trafegar. Alguns pensaram que o Encore trouxe novas construções e desenvolvimento para a região. No entanto, vários participantes acharam que o Encore poderia fazer mais para melhorar a infraestrutura local além das áreas imediatas do cassino.

Alguns participantes descreveram um aumento da presença de policiais e ambulâncias nos bairros vizinhos, bem como mais atividades criminosas. Alguns participantes também expressaram preocupação com o efeito do Encore sobre os jovens. Eles observaram que a exposição a cassinos normaliza os comportamentos de jogos de azar entre os jovens.

Os participantes tinham opiniões divergentes sobre os efeitos do Encore nos relacionamentos em sua comunidade. Para muitos, o Encore é um lugar novo e divertido na cidade para se reunir com amigos e sediar eventos, o que fortalece as relações na comunidade. Para alguns, o Encore prejudicou os relacionamentos com amigos e familiares e não construiu um senso de comunidade.

Os participantes expressaram preocupações sobre os efeitos do Encore na saúde

Alguns participantes disseram que o Encore afetou negativamente a saúde mental dos membros da comunidade. Eles acham que isso é devido ao aumento do estresse. Alguns participantes expressaram preocupação de que o ambiente criado pelo Encore seja a principal razão para um maior consumo de álcool. Alguns participantes acreditam que o Encore contribuiu para mais problemas relacionados a jogos de azar. Alguns notaram que é provável que muitos membros da comunidade que nunca jogaram, o fizeram apenas por causa da proximidade do Encore. Vários participantes compartilharam histórias pessoais ou anedóticas sobre membros da comunidade que perderam amigos ou relacionamentos familiares devido a problemas com jogos de azar. Alguns acreditam que o Encore contribuiu para a perda financeira pessoal. Essa perda de dinheiro fez com que algumas pessoas tivessem dificuldades para pagar mantimentos, serviços públicos e aluguel.

O que os participantes recomendam:

1 Reinvestir dinheiro nas comunidades próximas:

Vários participantes acreditavam que o Encore deveria financiar programas comunitários e o desenvolvimento de mais parques e áreas verdes, e recomendaram que o Encore financiasse pontes para pedestres e transporte público fora da área do cassino. Vários participantes descreveram a necessidade de o Encore desenvolver ou investir em programas comunitários para famílias e jovens. Outras recomendações incluíam investir no meio ambiente (por exemplo, energia limpa), oferecer mais oportunidades de emprego local e apoiar pequenas empresas e comunidades de imigrantes locais.

2 Apoio e recursos para pessoas que têm problemas com jogos de azar:

Alguns participantes descreveram a necessidade de o Encore fornecer materiais e recursos educacionais para pessoas que sofrem ou correm risco de sofrer danos relacionados a jogos de azar. Isso pode envolver o compartilhamento de panfletos, a colocação de sinalização visível, a criação de programas que restringem a entrada de pessoas com histórico de problemas com jogos de azar e o fornecimento de recursos para entes queridos de pessoas que enfrentam problemas com jogos de azar.

3 Envolver-se mais ativamente com os membros da comunidade:

Alguns participantes gostariam que o Encore se envolvesse diretamente com os membros da comunidade, participasse de reuniões da comunidade e ouvisse as necessidades da comunidade. Isso permitiria ao Encore desenvolver programas e oportunidades com base nessas necessidades.

Conclusão

É um desafio separar o impacto do Encore de fatores mais amplos, como a emergência de saúde pública da COVID-19 e o aumento da inflação. No entanto, os participantes compartilharam preocupações e percepções específicas sobre o impacto da comunidade do Encore na economia, fatores sociais e ambientais e na saúde. Os participantes também destacaram preocupações sobre o “Encore for whom?” observando que os cassinos provavelmente têm efeitos desproporcionais nas comunidades vizinhas, dependendo do contexto socioeconômico e cultural. O Encore e os governos locais devem reconhecer esses impactos potenciais e se envolver com a comunidade para obter informações sobre suas necessidades e como os recursos são alocados.

Sobre a equipe do estudo

A NORC, da Universidade de Chicago, é uma organização de pesquisa objetiva e apartidária que oferece percepções e análises confiáveis para os tomadores de decisão. A equipe da NORC é composta por Jenna T. Sirkin, Petry S. Ubri, Jared Sawyer, Christina Drymon, e Meghan Woo.

A ICH é uma organização de consultoria sem fins lucrativos que fornece serviços de avaliação participativa, pesquisa aplicada, e de análise e planejamento de dados. A ICH ajuda instituições de saúde, agências governamentais e organizações comunitárias a melhorar seus serviços e maximizar o impacto do programa. A equipe da ICH é composta por Sofia Ladner, Danielle Chun, e Sarah Jalbert.

Os membros do Conselho Consultivo da Comunidade incluem Diego Nascimento, Hugo Rengifo, James Eliscar, Jessica Thai, Linh Ho, Veronica Monserrat, e Wil Renderos.

A comunidade foi entrevistada por Tatiana Antoine, Yanqing Huang, Milla Maia e Josh Zhu.

Financiamento do estudo

O apoio financeiro para este estudo vem da Massachusetts Gaming Commission (Comissão de Jogos de Massachusetts) por meio do Fundo Fiduciário de Saúde Pública. Este projeto foi licitado e premiado à NORC e ICH em maio de 2021



Onde acessar o relatório completo

Onde acessar o relatório completo da NORC na Universidade de Chicago, Instituto de Saúde Comunitária (2022). Perspectivas da comunidade sobre o Encore Boston Harbor Casino: Relatório final. Disponível a partir de: <https://massgaming.com/research/community-perspectives-on-encore-boston-harbor-casino/>

Community Perspectives on the Encore Boston Harbor Casino

January 26, 2023

Agenda

01 Welcome & Introductions

02 Study Methods and Overview

03 Findings

04 Recommendations



Jenna Sirkin
NORC at the
University of
Chicago (NORC)



**Christina
Drymon**
NORC



Petry Ubri
NORC



Jared Sawyer
NORC



Meghan Woo
NORC



Sofia Ladner
Institute for
Community Health
(ICH)



Sarah Jalbert
ICH

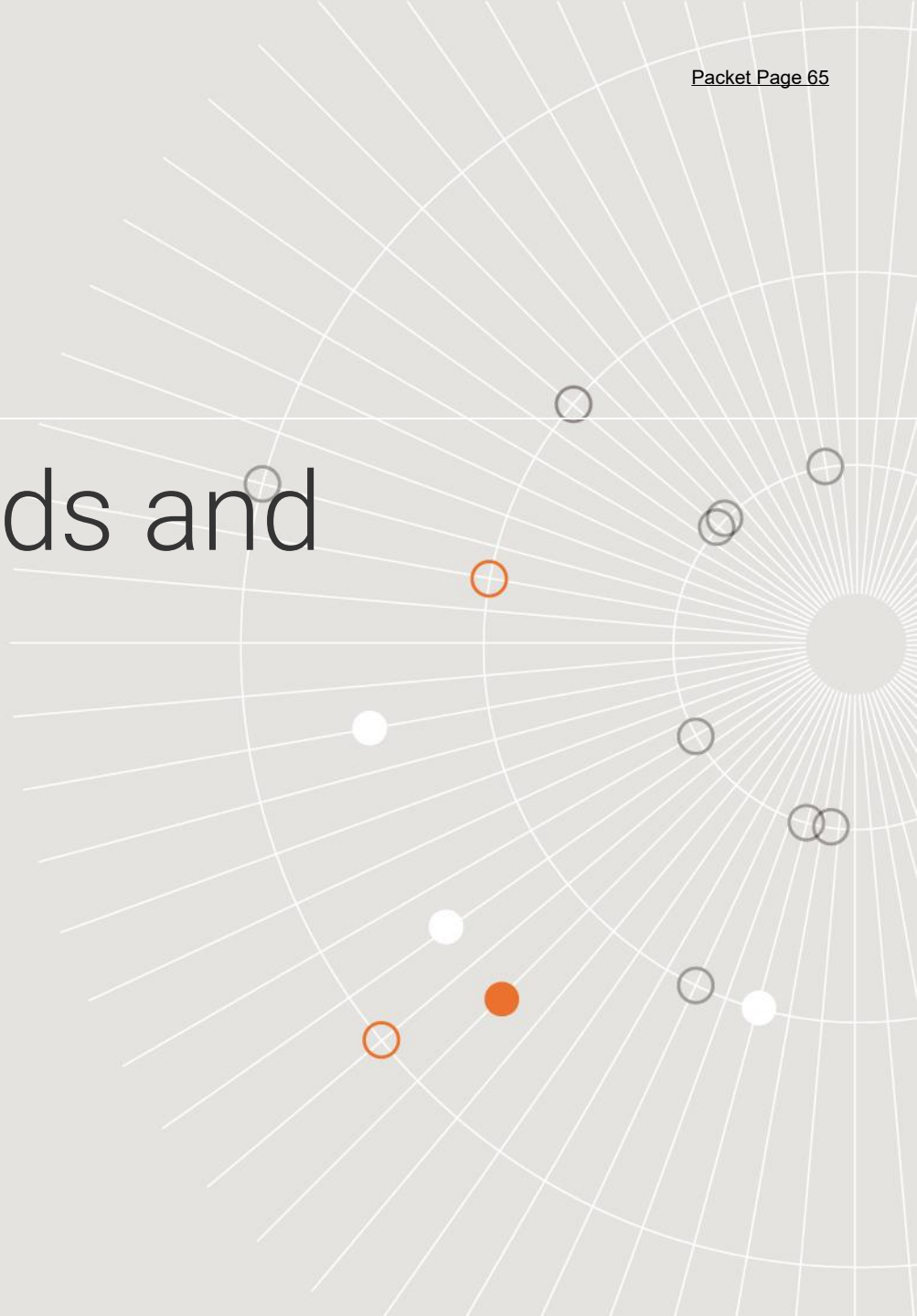


Dani Chun
ICH

Please visit below to find our
report and a summary of our report
in English, Spanish, Chinese,
Haitian Creole, or Portuguese

[Research Site](#)

Study Methods and Overview



Community advisory board (CAB) engagement

Convened a diverse CAB of community members and leaders

- CAB recruitment remained rolling throughout the project
- Members compensated for quarterly meetings/ materials review

Co-designed study methods and instrument with the CAB

- Semi-structured interview guide
- Recruitment approach

Sensemaking to analyze findings

Dissemination and knowledge translation

CAB Members

Diego Nascimento

Hugo Rengifo

James Eliscar

Jessica Thai

Linh Ho

Veronica Monserrat

Wil Renderos

Semi-structured interviews (February to May 2022)

Community interviewers conducted 20-30-minute interviews with community members (study participants)

- Participants compensated with a \$25 gift card for their time; community interviewers compensated at an hourly rate
- Interviews led by 4 trained community interviewers and one member of the ICH team local to the area

Eligibility Criteria

- Adult (18+)
- Currently living in Boston, Cambridge, Chelsea, Everett, Malden, Medford, Revere, Somerville, or Winthrop
- Has lived in the community for at least 2 years
- Comfortable conversing in English, Spanish, Portuguese, Haitian Creole, Mandarin, or Cantonese

Community Interviewers

Sofia Ladner

Yanqing Huang

Josh Chu

Tatiana Antoine

Milla Maia

Two in-depth, small-group interviews (May 2022)

90-minute small group interviews with community member study participants (compensated \$75 gift card)

One English-speaking and one Spanish-speaking small group interview

Shared emergent themes from the semi-structured interviews with community members for sensemaking, to understand context, and to hear community perspectives on initial findings

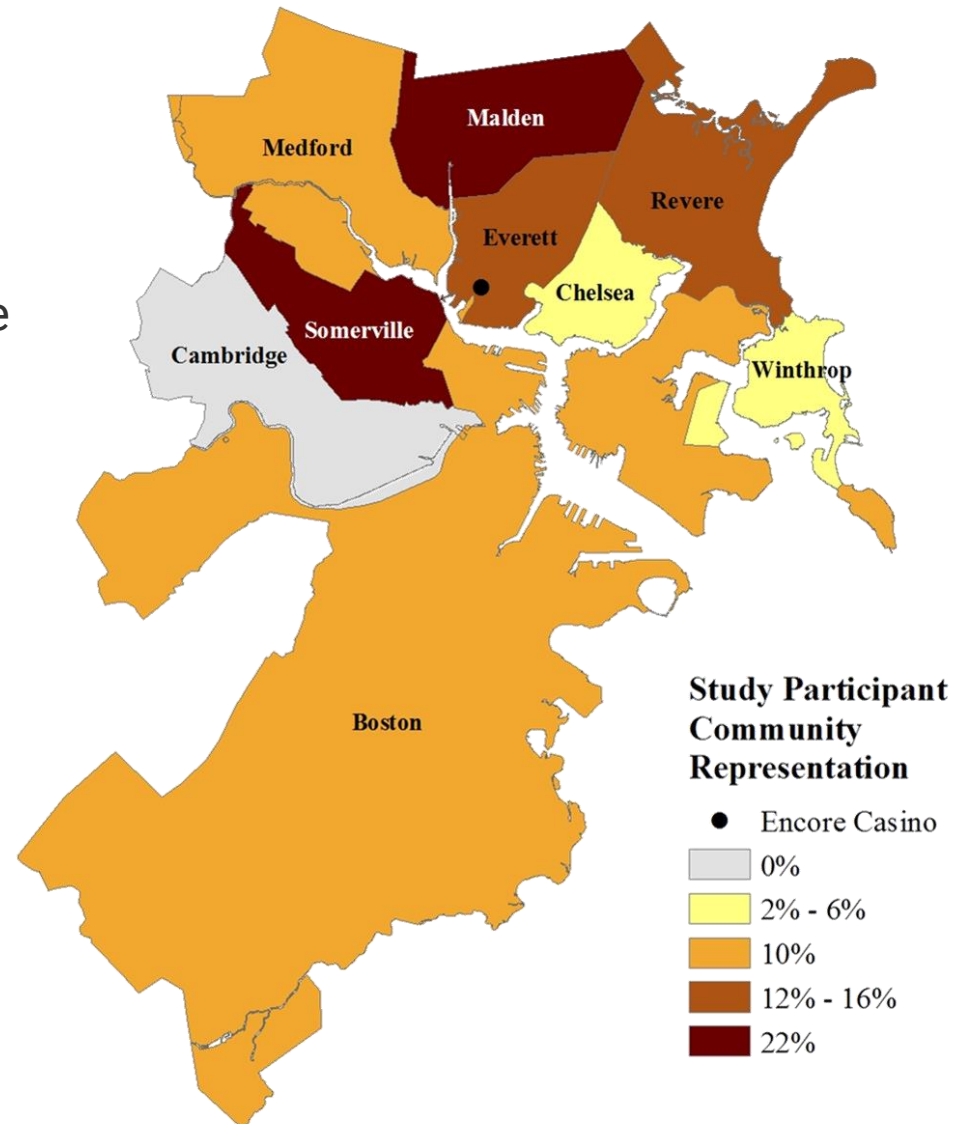
Dissemination and Knowledge Translation

- Consulted with the CAB to plan a community event and review final report products
- NORC/ICH hosted a community event in November 2022 to share findings with community members and participants (with live Spanish translation)
- Disseminated report snapshots (2-page summaries) in five languages to participants and partner organizations:
<https://massgaming.com/research/community-perspectives-on-encore-boston-harbor-casino/>

Who participated in the study?

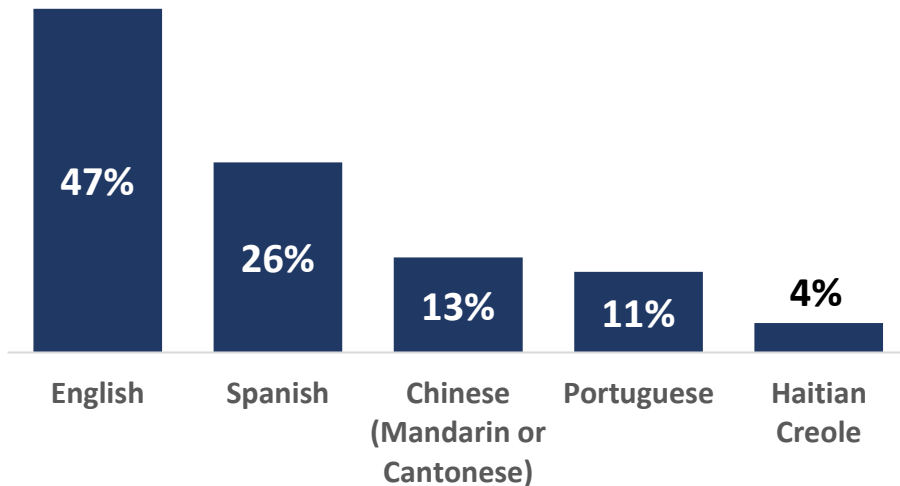
Who participated?

- 47 individuals
- 8 communities surrounding Encore

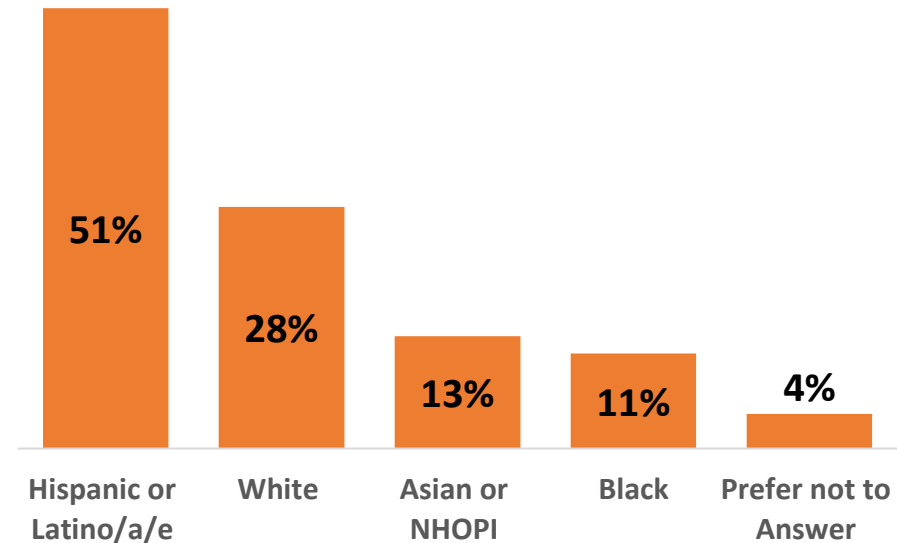


Who participated?

Interview Language

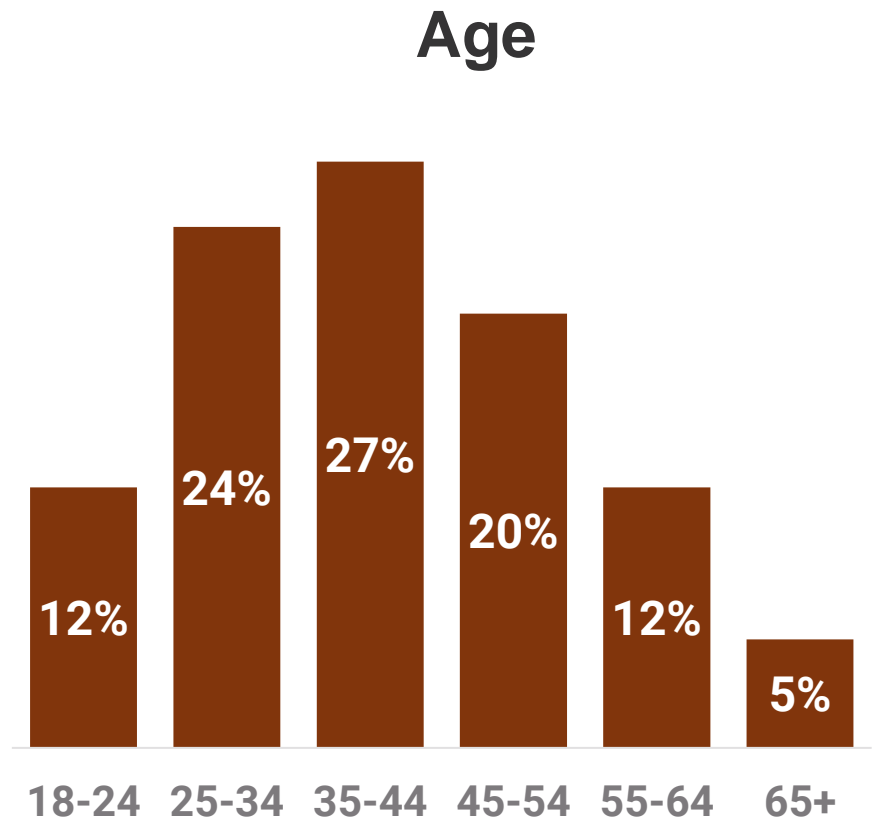
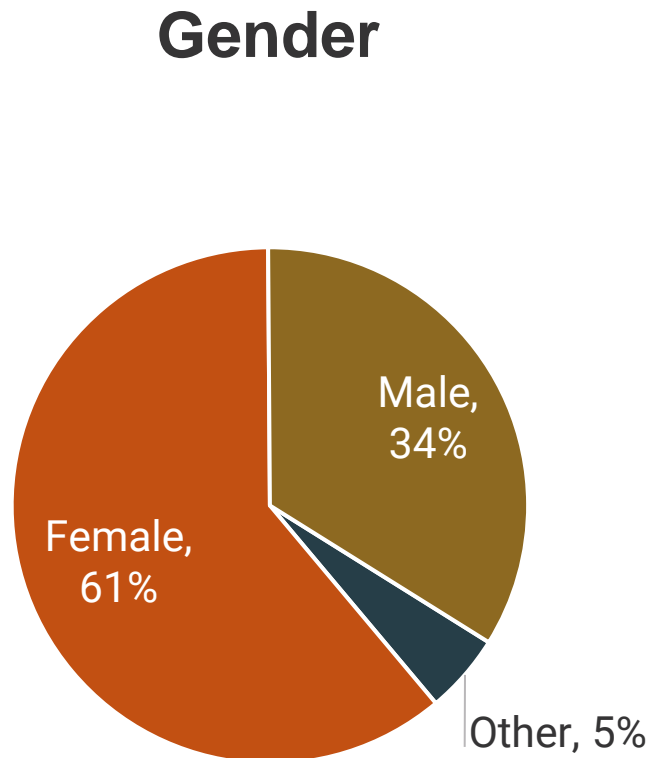


Race/Ethnicity*



* Totals do not add up to 100 as race/ethnicity was asked as a select all that apply.

Who participated?



Findings

Views on gambling

Participants had mixed views on casino gambling



“We have different forms of entertainment, we can go to a bar, a sports game. A casino, it’s good with me. We can’t prohibit these things.”

“I... have an aversion to gambling... to commercialized entertainment like this. I... think it’s poisonous to the local community, and... overall detrimental to the social and public health of the people around me and to the city of Boston.”

Social and environmental

Increase in traffic

New construction and development

More parks, recreational spaces

Mixed feedback on the skyline

Increase in noise and light pollution



Local economy: Jobs

COVID-19 pandemic led to job losses and uncertainty

Variations in perceptions of job opportunities and quality of jobs

— “ —

“As far as employees on the casino, I see that as a positive impact. Those are opportunities for people working in the restaurant, hospitality, the hotel. The actual casino workers.”

“My friends [worked there] and now they don’t... because they went in with one salary, but they realized that what was promised wasn’t real. They also were treated very badly, without human dignity. They told me that they had to ask permission to use the restroom...”

Local economy: Small businesses

Small businesses in the surrounding community closed or lost employees or clientele

Encore made Everett a “*destination*,” attracting visitors and boosting the local economy

— “ —

“The changes to the area, Broadway specifically, have brought in more money into the community... It’s brought more people to the area and tourists that come and visit... People come for [Encore] from other states, they come to play at the casino, but they also come to eat and enjoy the place. It’s an entertainment attraction. They like to come. It’s like a mini-Vegas on this side.”

Local economy: Housing

Increasing rent and home prices, development of luxury instead of affordable housing leads to displacement of immigrant and middle-class families

Some believe these are broader market trends not attributable to Encore



“A lot of the homes across the street were removed to make space for [Encore], and nobody really knows where those people went... A lot of people have had to leave because their rent is too high, and they can’t live in that area anymore.”



Social connectivity

Increase in social connectivity among patrons

Strained relationships with friends and family

Targeted advertisements in Chinatown



— “ —

“Another thing is that when my relatives win money, they would tell everyone about the win, but when they lose money, they kept everything to themselves and don’t tell anyone. This is a very bad habit. With the exception of going all-in [gambling to the point of losing all money], they won’t tell anyone. My relatives ended up having to sell their house. These are real stories that happened in Malden. Whenever I mention this, I feel very angry.”

Health

Some thought it increased stress and affected mental health;
a few thought it offered a place for relaxation

Increased alcohol consumption

Increased gambling-related harms such as problem
gambling, relationship conflicts, financial loss, and debt



Recommendations



Reinvest money back into the surrounding communities

The casino should support community programs for families, and educational, rental assistance, and youth programs

The casino should invest in infrastructure, public transportation, parks, and green spaces in the surrounding area



“Supporting non-profits that are addressing educational gaps... inequality or, just not turning a blind eye to social needs.”

“Invest more in green spaces... keep improving parts of the city, the traffic, and improve parks around the casino... invest money in the community and improv[e] their quality of life.”

Support and resources for people who experience problem gambling

While some of these resources already exist (e.g., GameSense), the lack of recognition of these resources highlights a need for further action



“The casino themselves, and not just the state or the community... carries the burden of providing educational material, as well as support material for people who either knowingly have addiction problems or who might not realize that they could be prone to problems...”

“Encore should put more efforts into helping people who are dealing with gambling addiction... the casino should pool together resources to establish a group/committee that focuses on mental health counseling.”

More actively engage with community members

Participants shared a desire for more community outreach and engagement from the Encore Casino



“I would like to see administration of the casino be more hands on in community meetings and advocating for the funds that they provide to be used directly with the community... not just giving a check to the city and saying here you go... if they want to be in Everett, they should try to put a bit more effort into being known in the community and knowing what the community issues are, in order to be seen as an advocate and not just someone who’s there, taking up space to make money off of the property in Everett.”

Final key takeaways

It is hard to disentangle Encore's impact from broader market factors

"Encore for whom?" Casinos may have disproportionate effects on their surrounding communities

Community engagement is critical for determining community needs and how to allocate resources

Thank you.

Jenna T. Sirkin, PhD
Principal Research Scientist
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 Research You Can Trust™



Acknowledgments

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Community Interviewers: Tatiana Antoine, Yanqing Huang, Milla Maia, Josh Zhu

Massachusetts Gaming Commission
Briefing for Commissioners
January 24, 2023

Topic: Discussion of a sports wagering House Rules Submission for a vote of the Commission

Date/Time: MGC Public Meeting Friday January 24, 2023

Presenters: Sterl Carpenter, Regulatory Compliance Manager
Bruce Band, Director of Sports Wagering Division

CMR 205 247.02 – House Rules regulation

~~205 CMR 247.02~~

247.02: House Wagering Rules and Patron Access

- (1) In accordance with M.G.L. c. 23N, § 10(a), the Sports Wagering Operator shall adopt comprehensive House Rules for Sports Wagering. The Sports Wagering Operator shall not conduct Sports Wagering until the Commission has approved the House Rules and the Sports Wagering Operator shall not conduct Sports Wagering in a manner inconsistent with approved House Rules.
- (2) In accordance with M.G.L. c. 23N, § 10(b), the Sports Wagering Operator shall make copies of its House Rules readily available to patrons and shall post the same as required by the Commission, including on a prominent place on the Sports Wagering Operator's public website, mobile application or other digital platform, and where applicable, prominently within the Sports Wagering Facility or Sports Wagering Area.
- (3) The House Rules must address the following items regarding Sports Wagers, at a minimum:
 - (a) Types of Sports Wagers accepted;
 - (b) Minimum and maximum Sports Wagers;
 - (c) Description of the process for handling incorrectly posted events, odds, Sports Wagers, or results;
 - (d) Methods for the calculation and payment of winning Sports Wagers;
 - (e) Effect of schedule changes;
 - (f) Methods of notifying patrons of odds or proposition changes;

- (g) Whether the Operator accepts Sports Wagers at other than posted terms;
 - (h) Procedures related to pending winning Sports Wagers;
 - (i) Methods of contacting the Sports Wagering Operator for questions and complaints including information explaining how complaints can be filed, how complaints are resolved, and how the patron may submit a complaint to the Commission;
 - (j) Description of prohibited persons pursuant to 205 CMR 238.49, restricted patrons pursuant to 205 CMR 238.48, and Sporting Events and Wager Categories on which Sports Wagers may not be accepted under M.G.L. c. 23N and 205 CMR 247.02;
 - (k) Methods of funding a Sports Wager;
 - (l) Maximum payouts; however, such limits must only be established through limiting the amount of a Sports Wager and cannot be applied to reduce the amount paid to a patron as a result of a winning Sports Wager;
 - (m) Parlay-Wager-related rules;
 - (n) The Operator's policy for canceling or voiding Sports Wagers, including for obvious errors;
 - (o) The Operator's policy for when an event or any component of an event on which Sports Wagers are accepted is canceled or suspended, including the handling of Sports Wagers with multiple selections, such as parlays, where one or more of these selections is canceled; and
- (p) Any additional content for House Rules outlined in 205 CMR 243.01: *Standards for Sports Wagering Equipment*.
- (4) The Sports Wagering Operator shall not change or modify the House Rules without the prior written approval of the Commission. Failure by an Operator to act in accordance with its House Rules may result in disciplinary action.

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Section D - eSports

1. eSports

A. Conditions of agreement

1) Introduction

- 1) This set of House Rules govern the use of the Barstool Sportsbook (the “Operator”). When placing a bet with the Operator, the Patron is therefore agreeing that the Patron has read, understood and will be adhering to these House Rules including the general House Rules at any time applicable to the Operator.
- 2) The use of the Operator’s sportsbook platform is subject to the regulations imposed by the Massachusetts Gaming Commission (“MGC”)
- 3) Any dispute relating in any way to the use of this Sports Book can be made in person, on a form provided by the Operator, or can be mailed to 301 Washington St., Plainville, MA 02762. In the unlikely event the response is not considered satisfactory and the issue is not solved in an adequate fashion for the player, the player can escalate a concern to the MGC by:
 - www.massgaming.com/contact
 - Phoning the Tip Line: 1.844.303.TIPS (8477)
 - Email: Fairdeal@massgaming.gov
 - Submit a paper form: Print a form off the MGC website and submit it to a Gaming Agent at the gaming establishment or mail it to:
 - Massachusetts Gaming Commission
 - 101 Federal Street, 12th Floor
 - Boston, MA 02110
 - ATTN: ~~Gaming Agents~~ Sports Division
- 4) The Operator reserves the right to make changes to the site, betting limits, payout limits and offerings.
- 5) The Operator reserves the right to refuse any wager or delete or limit any selection(s) prior to the acceptance of the wagers.
- 6) The Operator may update, amend, edit and supplement these House Rules at any time.
- 7) With the exception of voided wagers containing erroneous terms as described below, once a wager is accepted by both parties, wagers will not be altered or voided except at the discretion of the Operator.
- 8) The following persons are prohibited from placing wagers through the Operator’s sportsbook platform:
 - a) A person that is under 21 years old; A.1.8
 - b) MGMS, its directors, officers, owners and employees or any relative living in the same household;
 - c) An individual with proprietary or non-public information held by MGMS;
 - d) A professional or athlete, coach, referee, team owner, employee of a Sports Governing Body or its member teams and patron and referee union personnel, seeking to place Sports Wagers on events in the sport in which the individual participates, or in which the athlete the individual represents participates;
 - e) Persons placing Sports Wagers as agents or proxies for others;
 - f) Any individual prohibited from Sports Wagering pursuant to 205 CMR 250.00;
 - g) Any individual who is self-excluded from Sports Wagering pursuant to 205 CMR 233.00; A.1.8
 - h) Any individual who is prohibited from or subject to limitations regarding Sports Wagering pursuant to 205 CMR 254.00 and 255.00;
 - i) Any individual Wagering while not in the authorized geographic boundaries within the Commonwealth;
 - j) Any restricted patron Wagering in violation of their restrictions established in 205 CMR 238.32; Any individual Wagering in violation of state, local or federal law; or A.1.8
 - k) Other prohibited persons as determined by the MGC;
- 9) Any reference in these House Rules to words/objects that appear in singular also applies to plural. References to gender are non-binding and to be treated for information purposes only.
- 10) Expiration of any winning wager will be 365 days from date of settlement of the event.
- 11) Vouchers are valid 365 days from issuance.
- 12) Guests can fund a wager with cash or a sports betting voucher
- 13) Redemption of Winning Tickets: Guests have the ability to redeem winning tickets at the sportsbook counter, main cage (after hours), sports betting kiosk, or via mail.

Instructions for mail-in tickets:

- include a copy of your government issued ID
- print your name, address, phone number and email address on the back of the ticket
- include a self-addressed stamped envelope; if not included cost may be deducted from the payout
- Tickets with odds 300-1 or greater or tickets of \$10,000 or more are not eligible for mail-in redemption.

Mail winning tickets to:

ATTN: Sportsbook Redemption

Plainridge Park Casino,
301 Washington St., Plainville, MA 02762

2) Definitions

- 1) "Error" is a [mistake, misprint, misinterpretation, mishearing, misreading, mistranslation, spelling mistake, technical hazard, registration error, transaction error, manifest error, force majeure and/or similar], which may or may not be apparent to the Operator and/or the Patron at the relevant time [which has caused or resulted in bets [being offered and/or accepted]].

Examples of errors include, but are not limited to:

- As a result of failure of established risk management controls.
- As a result of inappropriate manipulation of offers or settlement procedures as well as any fraudulent activity.
- Incorrect payouts.
- Cyber attacks.
- Bets accepted:
During technical problems that would otherwise not have been accepted; at odds/prices that have been increased, improved or enhanced from the odds/prices that would have otherwise been offered.
- On events/offers that have already been decided or concluded, or in relation to which Barstool Sportsbook had suspended betting.
- On events/offers after the event/match/offer has started (except for live betting bet types).
- On markets/events containing participants that are not part of the event.
- Otherwise than in accordance with the applicable laws.
- At odds that are materially different from those available in the general betting industry at the time the bet was accepted, whereby Barstool Sportsbook will use a majority of betting industry operators, to determine whether odds offered were "materially different".
- At odds which reflect an incorrect score, standing or ranking situation, including where incorrect odds are offered, as a result of any errors or omissions made in respect of the announcing, publishing, or reporting of a score, standing or ranking situation.
- At incorrect odds where it is clear that the actual chances of the event occurring at the time the bet was accepted were materially different, or
- That the bet has been placed by someone other than the Patron (including where someone has gained access to the Patrons' account) or where the Patron is victim of fraudulent activity.

- 2) "Influence Betting" is an act, prohibited by Barstool Sportsbook, where a Patron, or parties acting in association with a Patron, can influence, or have influenced, the outcome of a match or an event - directly or indirectly.

- 3) "Syndicate Betting" is an act, prohibited by Barstool Sportsbook, where Patrons act together to place a bet or series of bets on the same event or competition, or when a Patron places a bet on behalf, or for the intended benefit, of another individual or other individuals. Where there is evidence of Patrons acting together in this manner Barstool Sportsbook reserves the right to make the relevant bets void and/or withhold payment of returns pending the outcome of subsequent investigations to determine whether (in Barstool Sportsbook sole opinion), Syndicate Betting has taken place.

3) Bet Acceptance

- 1) Each bet constitutes a legally binding betting contract between the Patron and the Barstool Sportsbook. The formation of such betting contract requires the following phases:
 - i. The advertisement of a betting market.
 - ii. The request to place a bet or wager on the betting market by the Patron.
 - iii. The acceptance and confirmation of the bet or wager by Barstool Sportsbook.
- 2) A bet is not accepted and confirmed until it is printed, and the appropriate funds are deducted from the Patron. Once it does, the contract will be considered duly formed. In cases of uncertainty about whether a bet has been accepted, the Patron is requested to contact Customer Service for confirmation. No bet or wager will be considered as completed unless printed and confirmed via Customer services.
 Unless accepted in Error, once accepted, a bet cannot be withdrawn by the Patron. It is the responsibility of the Patron to ensure details of the bets placed are correct.
- 3) Should a dispute arise about the acceptance (or lack thereof) of any bet, or the time at which any bet was placed, the Operators' transaction log database will be the ultimate authority in determining such matters.
- 4) The Operator may refuse to accept any bets [or wagers] at any time and for any reason including in order to:
 - a) Preserve the viability of the offered market (for example, without limitation, in relation to events where there is an extraordinary or unbalanced number of bets on the same market).
 - b) Protect the Patron (e.g., without limitation, in relation to the event in which the Patron displays pathological behavior and refuses to self-exclude).
 - c) Protect other users (e.g., without limitation, in connection with the event in which the Patron has a betting pattern that could adversely affect the regular betting activity of other users).
 - d) To protect the Barstool Sportsbook (for example, without limitation, in the event that the Patron exhibits money laundering, collusive or fraudulent behavior, we suspect that Patron is using a third party's account, is allowing a third party to use the account, or is using automated means, bots, software or similar means, or engaging in arbitrage).
- 5) Barstool Sportsbook, depending on the level of risk, instead of refusing a bet or a wager, may accept the bet request placed by the Patron up to a certain amount thereof.

4) Betting and Payout Limitations

- 1) In order to guarantee the viability of each market, to avoid potential cases of fraud and match-fixing, and to be able to make a correct estimate of the risk involved in each product offered, Barstool Sportsbook will limit the net payout (the payout after the stake has been deducted) on any bet or combination of bets by one Patron at {Currency Value} for any bets placed or settled within a 24-hour timeframe.
- 2) Barstool Sportsbook determines the minimum bet and stakes accepted. Individual player and event factors will be considered when setting maximum and minimum wager limits.
- 3) Barstool Sportsbook reserves the right to decline, all, or part of, any bet requested. This includes the possibility that a "System bet" as defined in <Section B, Para 4> is not accepted in full, either in terms of stakes or combinations included in said "System bet". All bets placed through any Barstool

Sportsbook platform, also including bets requesting manual approval, may be subject to a time delay prior to acceptance, the length of which may vary.

- 4) All odds offered are subject to variation. Such fluctuation is determined by Barstool Sportsbook. Bets are accepted only at the odds available in the betting grid, at the time the bet was accepted by both Barstool Sportsbook and confirmed by the guest, irrespective of any other claim or previous publication present on the website or any other media detailing otherwise.
- 5) All payout calculations when settling bets will be done based on Decimal odds, irrespective of any other format displayed/chosen at time of bet placement.

5) Cancellation (Voiding) of Bets

- 1) A bet can be declared void, under the circumstances described in clause 3 below. If a bet is voided, it will be settled with odds of 1.00.
- 2) A bet made as an accumulative bet shall remain valid, notwithstanding a match or an event which is part of the accumulative bet being void.
- 3) Barstool Sportsbook reserves the right, to declare a bet void, totally or partially, if any of the following, or similar, circumstances have occurred:
 - a. Bets have been offered, placed and/or accepted due to an Error and/or at odds which significantly differ from those currently present elsewhere in the betting industry market (see Section A, Para 2, clause 1)
 - b. Bets placed while the website was encountering technical problems, that would otherwise not have been accepted;
 - c. Influence Betting;
 - d. Syndicate Betting;
 - e. A result has been affected by criminal actions - directly or indirectly;
 - f. A public announcement has occurred in relation to the bet which significantly alters the odds.
 - g. A bet has been offered on the relevant market in breach of the gambling regulation in the specific jurisdiction
- 4) Past-posting and other cancellations: While Barstool Sportsbook employs its most reasonable endeavours to ensure the best user-experience, should a market be available for betting when it should have been removed or else with incorrect odds, Barstool Sportsbook reserves the right to void all bets accepted within said circumstances in accordance with <Section A, Para 5.3>. Similar situations include, but are not limited to:
 - (i) 'Pre-match' bets placed/accepted after the event has started;
 - (ii) 'Live' bets placed/accepted at incorrect odds due to delayed or failing 'Live' coverage, or on odds which represented a different score than the actual;
 - (iii) Bets placed following the last instance that a participant/outcome had any chance to influence the match/event scoring applicable to the relevant market and an eventual withdrawal/disqualification/cancellation/format change or anything which precludes the ability of the applicable participant/outcome to influence said scoring will be declared void;
 - (iv) Bets placed with odds which do not reflect that a related event was underway and where conditions could have been altered in a direct and indisputable way, or else after an event

which could normally be deemed as leading to the outcome is happening or has happened already.

- 5) Related contingencies: Unless placed via Barstool Sportsbook's in-event combination functionality, or offered explicitly as a specific offering, Barstool Sportsbook prohibits accumulator bets that include two or more outcomes which might turn out to be related (e.g. Team X to become champions and Player Y to be Top Goal Scorer in the same league). Although Barstool Sportsbook takes all necessary steps to prevent such possibilities, in the eventuality that this would happen, Barstool Sportsbook reserves the right, to declare void all parts of the accumulative bet which include the correlated outcomes whose odds are not indicative of the related contingency.
- 6) Bets can be voided regardless of whether the event has been settled or not.

6) Disclaimer and Priority

- 1) Barstool Sportsbook reserves the right, to adjust a Payout credited to a Patron's balance if the Payout has been credited to the Patron due to an Error.
- 2) In order to adjust any inaccuracy in the Patron's balance following amounts credited due to Error, Barstool Sportsbook reserves the right to take any necessary action, without prior notice and within reasonable limits, to adjust the Patron's balance through the reversal, amendment or cancellation, of any subsequent transaction to the Patron.
- 3) These rules are applicable to all transactions with Barstool Sportsbook Sports Book and may be supplemented with other Rules. In the event of ambiguity, priority should be considered in the following order:
 - a. Rules and conditions published in conjunction with an offer and/or campaign.
 - b. Sport-Specific Rules.
 - c. General Sports Book rules.
- 4) Should unforeseen circumstances occur for which settlement is not covered explicitly by these rules Barstool Sportsbook reserves the right, to settle affected bets on an individual basis on the basis of equity, attaining itself to generally accepted betting norms, customs and definitions.
- 5) Any data provided or accessible in, from, or related to the Sports Book, may be used by the Patron for private, non-commercial use only and any use or attempted use of such data for commercial purposes is strictly prohibited.
- 6) Barstool Sportsbook has the right to enforce a term of the contract relating to the Sports Book against any Patron.

B. General Betting Rules

1. Common Terms of Reference

- 1) Unless listed either in conjunction with the bet offer, or else in the Sport Specific rules, all bets should be considered valid for the result at the end of the "Regular Time" or "Full Time" only. "Regular Time" or "Full time" is defined as interpreted by the official rules published by the respective governing body. For example, in Football, full time is stipulated to be 90 minutes including injury

time, and in Ice Hockey it is stipulated as the 3 x 20-minute periods. Should the governing body decide to stipulate, before the start of the event, that the said event is to be played over a different duration, this will be treated as being the official rules for the event (for example, football matches played with 3 x 30 minutes or 2 x 40 minutes formats). Nonetheless, such occurrence is limited to the "regular" playing time and does not include any prolongation such as extra time or overtime, unless explicitly stated.

- 2) "Livebetting" is where it is possible to bet during an ongoing match or event. Barstool Sportsbook does not acknowledge or accept any liability whatsoever if it not possible to place a bet or the live score update is not correct. At all times it is the Patron's responsibility to be aware of the match and the events surrounding it such as the current score, its progression and how much time remains before the match is completed. Barstool Sportsbook does not accept any liability for changes to the Livebetting schedule or interruption of the Livebetting service.
- 3) The [Cash Out] function allows the Patron the possibility to redeem a bet, which status has not been settled yet, at its current value. It is available on selected events both in pre-match and live, as well as on both single and multiple bets. [Cash Out] functionality cannot be used on free bets. [Cash Out] requests might be subject to the same delay procedure as listed in <Section A, Para 4.2>. Should it happen that during this delay, for whatever reason, either the offer is removed, or odds fluctuate, the [Cash Out] request will not be accepted, and the Patron will be notified with an on-screen message. Barstool Sportsbook reserves the right to offer such functionality at its own discretion and does not acknowledge or accept any liability whatsoever should the functionality not be available. Should a [Cash Out] request be successful, the bet will be settled immediately and any subsequent events which occur in relation with the bet will not be considered. In the instance of a [Cash Out] bet having suffered from a technical, pricing or settlement error at any time between the time of original offering and the final settlement, Barstool Sportsbook reserves the right to rectify such inaccuracy in accordance with <Section A, Para 6.2>.
- 4) The "Participant" is an object constituting part of an event. In "Head-to-Head" and "Triple-Head" the Participant only refers to objects that are subject to the "Head-to-Head" or "Triple-Head" event in question. For sake of clarity a "participant" is to be intended as a single player, a team or any group of individuals grouped/listed together. Any reference to participants within these rules is to be intended accordingly regardless of whether its definition is in singular or plural.
- 5) The deadline (cut-off time) shown on the website is to be treated for information purposes only. Barstool Sportsbook reserves the right, to suspend, partially or completely, the betting activity at any time where it deems necessary.
- 6) Statistics or editorial text published on the Barstool Sportsbook's website(s) are to be considered as added information. Barstool Sportsbook does not acknowledge or accept any liability if the information is not correct. At all times it is the Patron's responsibility to be aware about circumstances relating to an event.
- 7) Theoretical return in fixed odds betting to the player is given by the odds from all possible outcomes in the offer. The theoretical payback to a player on a bet offer with 3 outcomes a, b and c can be calculated as follows.

$$\text{Theoretical \%} = 1 / (1 / \text{"odds outcome a"} + 1 / \text{"odds outcome b"} + 1 / \text{"odds outcome c"}) \times 100$$

2. Bet Types

- 1) "Match" (aka 1X2) is where it is possible to bet on the (partial or definite) outcome of a match or event. The options are: "1" = Home team/Player 1, or the participant listed to the left side of the offer; "X" = Draw/Tie, or the selection in the middle; "2" = Away team/Player 2, or the participant listed to the right side of the offer. In particular instances or specific competitions, Barstool Sportsbook might display an offer in the so-called "American" format (ie: Away Team @ Home Team), where the host team is listed following the visiting team. Irrespective of the positioning of the teams on the board/betslip, the references to "Home" and "Away" teams will always refer to the actual teams playing at home (host) and away (visitor) respectively, as determined by the official organization bar the exceptions as detailed in <Section B, Para 5.32>
- 2) "Correct Score" (aka Result Betting) is where it is possible to bet on the (partial or definite) exact score of a match/event, or part of it.
- 3) "Over/Under" (aka Totals) is where it is possible to bet on the (partial or definite) amount of a predefined occurrence (e.g. goals, points, corners, rebounds, penalty minutes, etc.). Should the total amount of the listed occurrences be exactly equal to the betting line, then all bets on this offer will be declared void. Example: an offer where the betting line is 128.0 points and the match ends with the result 64-64 will be declared void.
- 4) "Odd/Even" is where it is possible to bet on the (partial or definite) amount of a predefined occurrence (e.g. goals, points, corners, rebounds, penalty minutes, etc.). "Odd" is 1, 3, 5 etc.; "Even" is 0, 2, 4 etc.
- 5) A "Head-to-Head" and/or "Triple-Head" is a competition between two or three participants/outcomes, originating from either an officially organised event, or else, as virtually defined by Barstool Sportsbook.
- 6) "Half time/Full time" is where it is possible to bet on the result in Half time and the outcome at the end of the listed timeframe. E.g. if at Half time the home team is leading 1-0 and the match ends 1-1, the winning outcome is 1/X. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome based on the timeframes listed within the offer.
- 7) "Period betting" is where it is possible to bet on the outcome of each separate period within a match/event. E.g. If the period scores in an ice hockey match are 2-0 / 0-1 / 1-1, the winning outcome is 1/2/X. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome based on the timeframes listed within the offer.
- 8) "Draw No Bet" (aka Moneyline) is where it is possible to bet on either "1" or "2" as defined in <Section B, Para 2.1>. It is also common practice to refer to "Draw No Bet" in cases where no draw odds are offered. Bets will be voided should the specific match/event not produce any winning outcome (E.g. match ends as a draw), or the occurrence not happen (E.g. First Goal, Draw No Bet and match ends 0-0).
- 9) "Handicap" (aka Spread) is where it is possible to bet on whether the chosen outcome will be victorious once the listed handicap is added/subtracted (as applicable) to the match/period/total score to which the bet refers to. In those circumstances where the result after the adjustment of the handicap line is exactly equal to the betting line, then all bets on this offer will be declared void. Example: a bet on -3.0 goals will be declared void if the chosen team wins the match by exactly 3 goals difference (3-0, 4-1, 5-2, etc). Any reference in this section to the term "margin" is intended to be understood as the outcome emerging from the subtraction of the goals/points scored by the 2 teams/participants.

Unless otherwise stated, all handicaps listed on the Barstool Sportsbook site are to be calculated based on the result from the start of the listed match/period to the end of the specified match/period. It is

however customary that for certain handicap bet offers in specific sports (Asian Handicap in Football), only the outcomes obtained from the time of bet placement until the end of the listed timeframe will be taken into consideration, thus disregarding any goals/points scored before the time the bet was placed and accepted. Any bet offer with these characteristics will be clearly displayed on site and highlighted in the bettors' Bet History with the score at the time of bet placement.

There are 3 different "handicap betting" formats:

2-way Handicap: Team A (-1.5) vs Team B (+1.5)

Example:

- Team A is given a -1.5 goal handicap in the match. For the bet to be won, Team A must win the match with a margin equal or bigger than the listed handicap (ie. 2 goals or more).
- Team B is given a +1.5 goal advantage in the match. For the bet to be won, Team B must either win the match, match finish in a draw or not lose with a margin equal or bigger than their listed advantage (ie. lose with a 1 goal margin).

3-way Handicap: Team A (-2) Draw (Exactly 2) Team B (+2)

Example:

- Team A is given a 2 goal handicap in the match. For the bet to be won, Team A must win the match with a bigger margin than the listed handicap (ie. 3 goals or more).
- Draw would be the victorious outcome should the match end up with exactly the listed margin (ie. match ends with results such as 2-0, 3-1 and 4-2).
- Team B is given a 2 goal advantage in the match. For the bet to be won, Team B must either win the match, match finish in a draw or not lose with a margin equal or bigger than their listed advantage (ie. lose with only a 1 goal margin).

Asian Handicap: Team A (-1.75) vs Team B (+1.75)

Example:

- Team A is given a -1.75 goal handicap in the match. This means that the stake is divided into 2 equal bets and placed on the outcomes -1.5 and -2.0. For the bet to be fully paid out at the listed odds, Team A must win the match with a bigger margin than both of their listed handicaps (ie. 3 goals or more margin). In the eventuality that Team A wins with only a 2 goal margin, the bet will be considered as partially won with a full payout on the -1.5 part of the bet and a refund on the -2.0 side since the outcome on that part of the bet would be considered a "tie". Should the match produce any other outcome, including a Team A victory with only 1 goal of margin, the whole stake would be lost.
- Team B is given a +1.75 goal advantage in the match. This means that the stake is divided into 2 equal bets and placed on the outcomes +1.5 and +2.0. For the bet to be fully paid out at the listed odds, Team B must either win the match, match finish in a draw or not lose with a margin equal or bigger than any of their listed advantages (ie. lose with only a 1 goal margin). In the eventuality that Team B loses with exactly a 2 goal margin, the bet will be considered as partially lost with a refund on the -2.0 part of the bet and a loss on the -1.5 part

of the bet. Should the match produce any other outcome which results in a defeat of Team B with a margin of 3 or more goals, the whole stake would be lost.

- 10) "Double Chance" is where it is possible to bet simultaneously on two (partial or definite) outcomes of a match or event. The options are: 1X, 12 and X2 with "1", "X" and "2" as defined in *<Section B, Para 2.1>*.
- 11) "Outright" or "Place" betting is where it is possible to choose from a list of alternatives and bet on the eventuality that a participant wins or places within a specified position in the classification of the listed event/competition. Should two or more participants share finishing positions, the settlement will be based as per the definition in *<Section B, Para 5.14>*.
- 12) An "Each Way" bet (aka EW) refers to a bet where the chosen selection must either Win or else Place within the payout terms. The bet is divided in two parts (the "Win" part and the "Place" part) of an equal stake. Settlement of such bets will take into account the applicable rules governing the "Win" and "Place" bets, namely the Sport-specific rules as well as *<Section B, Para 5, Clause 11>*.
- 13) "Goal minutes" is where it is possible to bet on the sum of the minutes when the goals have been scored. When settling such bets, goals scored in injury time of both halves are to be considered as having been scored in the 45th minute in case the goal was scored in the first half injury time and the 90th minute in case the goal was scored in the second half injury time. Own goals will not count towards the settlement of individual player's 'goal minutes'.

3. Betting Props

- 1) Fantasy/Virtual "Matches" or "Head to Heads" are implicit match-ups where the performances of two or more participants/teams which are not directly confronting each other in the same match/event/round are compared. Settlement will be based on the number of times each participant records a predefined occurrence (e.g. goals) in the respective match. The following criteria will be used to determine the settlement of these type of offerings:
 - a. Unless specifically stated the bets refer to the next official match/event/round (as applicable) that the listed participants/teams are scheduled to take part in.
 - b. All relative matches/events must be completed on the same day/session which the match/event/round is scheduled to be completed for bets to stand, except for those offers the outcomes 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.
 - c. Results for these offers will only take into account occurrences deriving from the actual play. Results attributable to walk-overs as well as other decisions as specified in clauses 2, 3 and 4 of *<Section B, Para 5>* will not be taken into consideration.
 - d. Should the aforementioned criteria be inconclusive in determining the outcome for these offers, the following criteria will be progressively referenced to in order to settle the offering:
 - (i) the applicable Sport-specific rules as listed in *<Section C>*,
 - (ii) Result Settlement rules as listed in *<Section B, Para 5>*.

Bets will be settled as void should it still be impossible to determine a winning outcome.

- 2) "Grand Salami" is where it is possible to bet on the total number of listed occurrences (Example: Total Goals, Total Runs) happening in a collection of matches/events on a specified round/day/match day. All relative matches/events must be completed for bets to stand except for those the outcomes 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.

- 3) Over/Under bets on classification of participants in performances/events must be interpreted as follows: "Over" means a worse or lower position while "Under" means a better or higher position. Example: A bet on a player's classification in a tournament with an Over/Under line 2.5 will be settled as Under if the player classifies first or second. All other placements will be settled as Over.
- 4) Bets on "Quarter / Half / Period X" refer to the result/score achieved in the relevant timeframe and does not include any other points/goals/events tallied from other parts of the event/match. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome for the timeframes specified in the offer.
- 5) Bets on "Result at end of Quarter / Half / Period X" refer to the result of the match/event after termination of the stipulated timeframe and will take into account all other points/goals/events tallied from previous parts of the event/match. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome for the timeframes specified in the offer.
- 6) Bets on "Race to X Points / Race to X Goals..." and similar offers refer to the team/participant that is the first to reach the specified tally of points/goals/events. If the offer lists a timeframe (or any other period restriction), it will not include any other points/goals/events tallied from other parts of the event/match which are not related to the mentioned timeframe. Should the listed score not be reached within the stipulated timeframe (if any), all bets will be declared void, unless odds for such eventuality have been published within the market.
- 7) Bets on "Winner of Point X / Next to Score " and similar offers refer to the team/participant scoring/winning the listed occurrence. For the settlement of these offers, no reference to events happening prior to the listed occurrence will be taken into consideration. Should the listed occurrence not be scored/won within the stipulated timeframe (if any), all bets will be declared void, unless odds for such eventuality have been published within the market.
- 8) Bets referring to the happening of a particular occurrence in a pre-defined time order, such as "First Card", or "Next Team to receive penalty minutes" will be settled as void should it not be possible, without any reasonable doubt, to decide the winning outcome, for example in case of players from different teams which are shown a card in the same interruption of play.
- 9) "To score first and win" refer to the listed team/participant being the first to register any scoring in the match and going on to win the match. Should there be no scoring in the match all bets will be settled as void.
- 10) Any reference to "Clean sheet"/"Shutout" indicates that the listed team/participant must not concede any goal/points during the match/relevant timeframe.
- 11) " To win from behind" refers to the listed team/participant winning the match after having been at least 1 goal/point behind their opponents at any point in the match/relevant timeframe.
- 12) Any reference for a team/participant to win all halves/periods (e.g. Team to win both halves) means that the listed team must score more goals/points than its opponent during all the stipulated halves/periods of the match.

- 13) Any reference to "Injury Time" refers to the amount displayed by the designated official and not to the actual amount played.
- 14) Settlement of bets on offers such as "Man of the Match", "Most Valuable Player" etc. will be based on the competition's organisers' decision, unless otherwise stated.
- 15) Settlement of bets which make reference to terms such as "decisive goal" will be settled based on the scorer of the goal that at the end of the match/tie (as applicable) proves to be the one that has produced an unassailable lead, following which any further goals would prove to be irrelevant towards the final outcome. For a bet to be settled as "YES" the listed player's team must be declared winner of that particular match (in case of one match) or progressing to the next round/winning the competition. Goals scored in Regular Time and Extra Time count but not Penalty Shoot outs.
- 16) Bets on events which feature a selection of episodes that could happen in a match (E.g. "What will happen first to the player? with options "Score a goal, Be Substituted) will be settled as void should none of the listed events/outcomes occur, unless odds for such eventuality have been published within the market.
- 17) Settlement of Transfer bets will also take into account players signed by the club on loan deals.
- 18) Bets referring to Managerial changes refer to the individual in the Head Coach/Manager role (as applicable) who steps down/is removed from the position for any reason. Bets are valid even in cases where a joint responsible (if any) leaves their position and will be settled accordingly. In case that no more changes are happening between the time the bet is placed and the last league fixture (excluding play-offs, play-outs, post season, etc.) the bets placed after the last Managerial change (if any) will be void, unless a suitable option has been offered for betting. Football markets will consider and settle accordingly, any interim/caretaker Head Coach/Manager who since the last Managerial change has led the team for 10 consecutive matches.
- 19) Offers referring to which team/participant will achieve a particular accomplishment against another team/participant (E.g. Next team to beat Team X) as well as offers which refer to the classification on a certain date, will stand and be settled regardless of any eventual fixture changes and number of games/rounds played.
- 20) Settlement of offers referring to which team/participant will be the first to achieve a particular accomplishment against other team(s)/participant(s) (E.g. Team to score first in Matchday X) will be based upon the timeframe in the respective match in which the feat has been accomplished. Example: Team A plays on Saturday and score their first goal in the 43rd minute while Team B plays on Sunday and score their first goal after 5 minutes, then Team B will be settled as winner.
- 21) From time to time Barstool Sportsbook, at its sole discretion and without prejudice to related contingencies as described in <Section A, Para 5, Clause 4>, might decide to publish offerings referring either to the single performance of a participant/team or offerings which combine the potential outcomes of 2 or more teams/participants (example: Enhanced Multiples, Boosted Odds, etc), at higher odds than those normally available. Barstool Sportsbook reserves the right to withdraw such offers, edit the respective odds and effect any further changes Barstool Sportsbook might deem necessary at its sole discretion. Settlement of these offers will be based on the following criteria in the listed order:
 1. Unless specifically stated the offer refers only to the listed day(s) and/or next official match/event/round (as applicable) that the listed participants/teams are scheduled to take part in at the time the offer is published.

2. Results settled as per respective Sport-specific rules. All related events must be completed as scheduled within the applicable timeframes for bets to stand unless any other outcome in the offer would incontrovertibly determine the outcome of the offer in a way that completion (or lack of thereof) of the other events listed in the offer would not influence the outcome of the offer. Such markets will be settled according to the already determined outcomes.
3. Unless explicitly stated within the offer, result settlement will only take into account occurrences deriving from the actual play. Results attributable to walk-overs, protests, changes to the first official result, etc will not be taken into consideration. Bets will be voided should it be impossible to determine a winning outcome in accordance with the respective Sport-specific rules.
4. All connotations related to the offer must be fully and unquestionably complied with, for the bet to be deemed as winning, regardless of any possible conflict with the Sport-Specific rules, or with any potential interpretation based on previous or current presentation of offers related to events in that particular sport and the way these are normally presented in Barstool Sportsbook Sports Book. Where applicable, should the offer include any outcome the result of which ties exactly the chosen Over/Under or Spread line (aka PUSH) this will not be considered as having accomplished the listed occurrence and will result in the bet being settled as LOST.

While all necessary precautions have been taken by Barstool Sportsbook to ensure a superior user experience, it is to be understood that markets might fluctuate in such a way that, at any given point in time, these markets do not represent an enhanced value comparable to related bet offers currently present on Barstool Sportsbook Sports Book. All bets remain valid regardless of these eventual fluctuations.

- 22) During selected events, Barstool Sportsbook will provide users with functionality to place bets combining outcomes and occurrences from the same event (aka Intra-Event Combinations), either through pre-established combinations present in its Sportsbook (excluding Enhanced Multiples, Boosted Odds, etc for which <Section B, Para 3, Clause 21> applies), or through the [BetBuilder] functionality. Such functionality is only present at Barstool Sportsbook's sole discretion and without prejudice to related contingencies as described in <Section A, Para 5, Clause 4>. Settlement will be based on the respective Sport-specific rules. All related occurrences must be fully accomplished for a bet to be considered as having happened and eventually paid out at the odds struck. Stakes refunded should any part of the combination be settled as VOID. Where applicable, should the combination feature any outcome the result of which ties exactly the chosen Over/Under or Spread line (aka PUSH), such part of the combination will be removed from settlement calculation and bets will be paid out taking into consideration only the other parts of the combination.
- 23) "Teaser+" allows the user the possibility to allocate the same pre-set amount of points to all outcomes present in a parlay (combination) containing Spreads (Handicaps), Totals (Over/Unders) or a combination of both. Example: User combines NFL Team X +6.5 points in a parlay with Over 41 points in the NFL match between Team Y and Team Z. By choosing the "Teaser+ Football 6 points" option, the lines and odds get recalculated into a parlay featuring Team X +12.5 points (previously +6.5), combined with Over 35 points (previously Over 41). Should any part of a "Teaser+" bet be settled as void (push), that particular selection will be excluded from the parlay and the computation of odds/payout will be re-adjusted accordingly.
- 24) Bets referring to "Rest of the match" or similar will consider only outcomes and occurrences obtained from the time of bet placement until the end of the listed timeframe, thus disregarding any occurrences registered before the time the bet was placed and accepted.
- 25) Bets on specific timeframes/intervals (example: Match result between 60:00-89:59), will consider only outcomes and occurrences accumulated during the specified timeframe/interval. Settlement will not

take into account any other points/goals/events tallied from other parts of the event/match outside the specified timeframe/interval, including stoppage/injury time, unless specified.

4. System Bets

- 1) In Pre-match and Live betting, it is possible to combine up to twenty (20) different offers on a single coupon. Based on these twenty offers, Patrons can choose their own number of singles, doubles, trebles etc.
- 2) Barstool Sportsbook reserves the right to limit the amount of combinations due to what is known as outcome dependency/related contingencies, as defined in <Section A, Para 5 Clause 4>.
- 3) It is possible to include one or several matches as ‘bankers’ which means that the selected matches/events will be included in all coupons.
- 4) A ‘Trixie’ is a combination, which includes one treble and three doubles from a selection of three matches.
- 5) A ‘Patent’ is a combination, which includes one treble, three doubles and three singles from a selection of three matches.
- 6) A ‘Yankee’ is a combination, which includes one fourfold, four trebles and six doubles from a selection of four matches.
- 7) A ‘Canadian’ (also known as ‘Super Yankee’) is a combination, which includes one fivefold, five fourfolds, ten trebles and ten doubles from a selection of five matches.
- 8) A ‘Heinz’ is a combination, which includes one sixfold, six fivefolds, fifteen fourfolds, twenty trebles and fifteen doubles from a selection of six matches.
- 9) A ‘Super Heinz’ is a combination, which includes one sevenfold, seven sixfolds, twenty-one fivefolds, thirty-five fourfolds, thirty-five trebles and twenty-one doubles from a selection of seven matches.
- 10) A ‘Goliath’ is a combination, which includes one eightfold, eight sevenfolds, twenty-eight sixfolds, fifty-six fivefolds, seventy fourfolds, fifty-six trebles and twenty-eight doubles from a selection of eight matches.

For display purposes, when necessary, the second digit after the decimal point of the odds is shown as rounded up in the Patron’s bet history to the nearest decimal number. The payout will however be made based on the actual odds multiplied by the stake, disregarding the aforementioned rounding.

5. Result Settlement

- 1) When settling results Barstool Sportsbook will do its utmost to attain itself to information obtained first-hand (during or exactly after the event has been concluded), through TV transmissions, streaming (web-based and through other sources) as well as official sites. Should this information be omitted from first-hand viewing and/or official sources and/or there is an obvious mistake in the information included in the sources above, the settlement of the bet offer will be based on other public sources. Nevertheless, unless a clear and verifiable Error is noted in the first official result, settlement of bets will not include any changes deriving from and/or attributable to, but not limited to: disqualifications,

penalisations, protests, sub-judice results and/or successive changes to the official result after the event has been completed and a result has been announced, even preliminarily.

- 2)
 - a. Settlement of markets held over for more than 1 round/stage (E.g.:Season Bets), will only consider amendments affecting bets for which settlement has not yet been decided. Such measures must be announced by the governing body before the last scheduled round/stage will be considered. Any changes effected after this date, or else referring to bets which have already been settled based on events happening during the event/competition will not be considered.
 - b. Unless otherwise specified within the offer, implied by the official competition rules or announced beforehand as being the official format for that particular event, any changes from the default sport/event/competition format that result in Barstool Sportsbook offering odds/lines/totals which are incongruent with the revised playing format, will result in the voiding of the bets affected by the format change.
 - c. Offers where the format change does not preclude the governing body from declaring a winner (ex.Season winner), irrespective whether there will be a continuation of play or not, revised length of season/competition etc, will be settled according to the result issued by the governing body granted that said result is issued as per the timeframes listed below and is congruent to the odds/lines/totals available at time of offer publishing.
 - d. The following settlement provisions apply in such cases:
 - (i) Should the governing body declare a relevant outcome within 3 months from the last match played before the interruption (be it final classification, cancellation or intentions to resume play), markets will be determined accordingly.
 - (ii) In case no applicable official communication/result is issued within 3 months from the last match played before the interruption, markets will be settled in accordance with the last classification/rankings available, regardless of number of matches played/current stage/phase of the competition.
 - (iii) Markets which refer to whether a team/participant will reach a subsequent phase of the competition (example: Play-Offs) will be settled as void should there be any changes to the format/number of participants scheduled to contest that particular phase or that particular phase is not played at all, unless an outcome based on the market connotations at time of bet publishing has already been determined and the change in number of applicable matches bears no influence the outcome of the offer.
 - (iv) Markets which odds are dependent/based on a full schedule of matches being played (example: Over/Under Wins in the Regular Season/Points in the League), will be declared void should the number of matches played end up being different than originally scheduled at the time of bet publishing, unless an outcome has already been determined and the change in number of applicable matches bears no influence the outcome of the offer.
- 3) Occurrences which have not been sanctioned and/or acknowledged by the match/event officials (e.g. disallowed goals) will not be taken into account towards the settlement of the bet. As a general rule, and unless the offer specifies otherwise, Barstool Sportsbook will settle offers based on the exact time that the flow of play was interrupted/resumed (as applicable) by the occurrence in question (e.g. ball went out of play for a throw-in/goal kick or crosses the line for a goal), or play is interrupted by the referee, whichever is earliest. Occurrences are only considered awarded, if the subsequent related action is performed i.e. (Offside must result in a free kick, corners must be taken, and Goal kicks must be taken). Should the occurrence be only awarded and not taken, it will not be considered for settlement purposes.
- 4) All bet offers related to matches/events which do not take place at all or are awarded a result through a walk-over decision, will be declared void.

- 5) In case of an abandoned event, all bet offers that have been decided prior to the abandonment and could not possibly be changed regardless of future events, will be settled according to the decided outcome. Should the abandoned event not resume within 12 hours of its start time, all pending offers related to the event will be settled as void.
- 6) In case an event is abandoned and is scheduled to restart from the beginning, all bets placed before the initial match which could not be settled through the outcomes deriving from the play prior to abandonment, will be declared void regardless of whether or when the match is continued.
- 7) Unless otherwise stated either in the Sport-Specific rules or in conjunction with the bet offer, specific events forming part of tournaments/competitions which are not held, get postponed and/or rescheduled for a time/date longer than 12 hours from the last scheduled time issued by the governing body due to bad weather, crowd trouble or similar scenarios will be declared void with the following exceptions where bets will remain valid:
 - a. Events which starting times have not been officially confirmed yet by the governing body at time of bet placement.
 - b. Events which are moved due to scheduling conflicts/tv broadcasts but remain scheduled to be played within the same matchday/game week/round (as applicable) and the change does not change the order of official fixtures for any of the participants in the offer.
 - c. Events which start times are anticipated (brought forward) but remain scheduled to be played within the same matchday/game week/round (as applicable) and, without prejudice to past-posting and similar occurrences as defined in <Section A, Para 5.4>, the change does not modify the order of official fixtures for any of the participants in the offer.

For the avoidance of doubt the definition of same matchday/game week/round is to be interpreted as the order of fixtures as dictated by the governing body with each specific match representing a matchday/game week/round. Should this order not be upheld and the sequence of fixtures changes in a way that matches against other teams get scheduled in between so much that the listed fixture ceases to be the next official commitment from that particular tournament/league/competition for all teams involved, that will be considered as not part of the same matchday/game week/round and offers will be declared void. The above does not apply to Season bets which will remain valid granted that the tournament/league/competition is held and decided during the season/year it refers to, regardless of any eventual date changes. In cases of Play-offs series or other series of matches which are scheduled to confront 2 teams over 2 or more matches, any re-scheduling of a single match will be considered as being part of the same matchday regardless of the length of the re-scheduling, granted that the order of home and away fixtures in the series is not modified and the listed fixture takes place within the series. Bets will be declared void otherwise.

- 8) In cases of events which have not been completed before their natural conclusion, and a result is issued through a decision by the association not more than 12 hours from the event's start, Barstool Sportsbook will use the issued decision as the official result for offers related to the event's outcome, such as Match, Draw No Bet and Double Chance granted that the issued decision does not change the outcome of the said bet offers at the time of the abandonment. In that case the stakes will be refunded. All offers referring to the tallying of particular occurrences (example: Total Goals, Handicaps, etc) will be declared void except for those the outcomes 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.
- 9) All bet offers related to uncompleted matches/events where the official governing body is not previously acknowledged (e.g. Club Friendlies) will be declared as void unless at least 90% of the stipulated Regular/Full time is played, see in <Section B, Para 1.1>. Should the match/event be

abandoned after 90% has been completed, the settlement will be based on the current score at the time when the match/event was stopped.

- 10) Unless stated alongside the wagering market, settlement of bet offers, such as, but not limited to, shots, shots on target, ball possession, assists, rebounds, etc. will be based according to the definition with which the official governing body issues said statistics. Unless backed by un-contradictory evidence, Barstool Sportsbook will not acknowledge any complaints which derive from a personal interpretation of such terms.
- 11) With the exception of Trotting and Horse Racing, wagers placed on participants/teams who take no part in an event, will be declared void.
However applicable qualifying stages or similar, are to be considered part of the main event, and any participation within, is considered as validating the wager and will not be voided.
Barstool Sportsbook reserves the right, to apply Tattersalls Rule 4, as explained in <Section B, Para 6>, on any competition and this will be stated in correlation to the bet offer and/or the relevant Sport-specific rule.
- 12) No refunds of bets will apply, even if the winning outcome of a match/event is a participant/outcome that has not been listed for betting purposes. On all bet offers the Patron has the possibility to ask for a price on a non-listed participant/outcome. Barstool Sportsbook reserves the right, to accept or decline such requests.
- 13) In case a participant is disqualified/withheld/banned from taking part in a subsequent part/phase of an event/competition, the disqualification will be considered to have taken place at the time of the participant's removal from the event. No alterations will be made to previous results, regardless of any modifications due to said actions. Bets placed after the disqualified participant last took part in the event will be declared void.
- 14) If two or more Participants share the applicable finishing positions and no odds have been offered for a drawn outcome, the payout will be calculated by dividing the odds by the number of participants sharing those certain positions and are settled accordingly. The payout will always be at least equal to the stake, except in cases of "Head to Heads", see <Section B, Para 2.5> and <Section B, Para 5.19>.
- 15) In "Group Betting" (aka "Best of X"), all listed participants must start the event for bets to stand.
- 16) In "Group Betting" (aka "Best of X"), at least one participant from the selection list must successfully complete the event for bets to stand. Should that not be the case, and the governing body does not follow specific tie-breaking criteria, the bets will be declared void.
- 17) In a "Head to Head" between two or three participants, all listed participants must start the particular round/event which the bet refers to, for bets to be considered valid.
- 18) In a "Head to Head" between two participants, all bets will be refunded if both participants share the same position/score or are eliminated at the same stage of the competition, unless the governing body follows specific tie-breaking procedures, in which case, these will be deemed valid.
- 19) In a "Head to Head" between three participants and more than one winning outcome, the odds will be divided by the outcomes sharing the winning position, irrespective whether the net outcome is lower than the Patron's stake.
- 20) If a "Head to Head" is offered between different rounds/stages, all participants must take part in the upcoming round/stage for bets to be valid. Should any participant listed in the offer not take any

subsequent part, bets placed from after the last time the participant was active in the event will be declared void.

- 21) Unless specifically stated, whenever the organising association deems it fit to include any necessary rounds, matches, or series of matches (e.g. Play-offs, Play-outs, Postseason) following the end of the so-called Regular Season in order to determine the classification, league winners, promotion/relegation, etc., Barstool Sportsbook will take into account the results and outcomes deriving from these matches for settlement purposes of bets referring to the final league classification, promotion, relegation, etc. For example, seasonal bets on the team winning the NHL will refer to the Stanley Cup Winners.
- 22) Offers which confront against each other the performances of two or more individuals/teams over a stipulated timeframe/competition will only be settled based on the result of the listed participants, disregarding all other participants in the same competition/event.
- 23) Unless specifically stated, all offers referring to a single player's performance in a specific domestic league (such as Total Goals Scored by Player X in League Y) or "Head to Head" bet offers involving two players' performances in domestic leagues, will not take into account those events happening during eventual Play-offs/Play-outs/Post-season or any other matches, or series of, which would happen after the so-called Regular Season.
- 24) Offers related to a total amount of occurrences/events scored/tallied by a particular team, either in a single team performance in a specific domestic league (such as Total Goals Scored by Team X), or "Head to Head" bet offers involving two teams' performances in domestic leagues (E.g. Most Penalty Minutes in League X - Team Y vs Team Z), or a cumulative league performance (E.g. Team to receive Most Yellow Cards in League X) will not take into account those events happening during eventual Play-offs/Play-outs/Post-season or any other matches, or series of, which would happen after the so-called Regular Season, unless otherwise specified.
- 25) In a single player performance bet offer in a specific domestic league (such as Total Goals Scored by Player X in League Y) or "Head to Head" bet offers involving two players' performances in domestic leagues, unless an outcome has already been achieved, bets will be voided should any of the following occurrences happen to any relevant participant: (i) is not part of the matchday squad for the club/team they are eligible for at time of bet placement in 50% or more of the remaining applicable matches for any reason, (ii) does not take part in at least another match after the bet has been placed, (iii) totals the same amount as the other player, unless a draw/tie option has been offered. Other sports-specific conditions may apply, please refer to the Sport-specific section.
- 26) In a single player performance bet offer in a specific event (such as Total Goals Scored by Player X in International Tournament) or "Head to Head" bet offers involving two players' performances in specific events, should any of the following occurrences happen to either of the participants in the selection list, the bets will be considered void: (i) does not take part at all in the event (ii) does not take part in at least another match after the bet has been placed, (iii) totals the same amount as the other participant, unless a draw/tie option has been offered.
- 27) During specific events Barstool Sportsbook might decide to offer for betting a reduced selection of participants and might also include betting options such as "any other", "the field", or similar. This option includes all unlisted participants except for the ones mentioned specifically as available.
- 28) Offers that make specific reference to a participant's/participants' performance in a particular event (e.g. Player X vs The Field) are to be considered void if the mentioned participant(s) do(es) not take part in the competition.

- 29) Any form of a qualification ahead of the main event is considered to be a valid part of that competition. Thus any participant who is eliminated at qualification stage will be considered losing to anyone that is pre-qualified or is successful in the qualification part.
- 30) Bet offers which originally require participant(s) to compete in two or more stages/legs to advance into a subsequent phase/round of a competition, will remain valid regardless of any postponement/movement of the actual match dates, given that said match(es) actually takes place within the frame of the competition.
- 31) A bet on a "To Qualify" market originally requiring just one stage/leg to advance to a subsequent phase/round of a competition (including any eventual prolongations/additional matches, e.g. replays) will be declared void if said match is not decided within more than 12 hours of its supposed start time.
- 32) Should an event be moved from its originally announced venue and/or have its playing surface changed, this will not be treated as a cause for offers to be voided unless (i) the Sport-specific rules dictate such, and/or the new location in which the event takes place is the habitual "home" pitch of either participant involved in the match.
As a general principle, Barstool Sportsbook will refer to the Home team (host) and the Away team (visitor) in accordance with the definition issued by the governing body for that particular match/competition.
Bets on matches played on so-called "Neutral pitches" will remain valid, regardless of whether such information has been detailed in the bet offer and/or the positioning of the teams on the betting board/display. In cases where there is a discrepancy between the positioning of the teams/participants on the official website and their placement on the betting board/display, and such discrepancy causes a significant effect on the odds of the match/competition Barstool Sportsbook will void the affected bets. Such eventuality is contemplated only in cases where the discrepancy has a material and visible effect on the odds. For example, in cases of swapped Home and Away teams in an Ice Hockey match Barstool Sportsbook will void the bets. Nevertheless Barstool Sportsbook will consider valid bets placed on events where the so-called home-field advantage is not considered and in cases of neutral venues. Examples of such cases include but are not limited to tennis tournaments, MMA fights, singles competitions in general, or specific events such as the final/late stages of team competitions being held in pre-established venues, like the Superbowl, the NCAA Final 4 or the Italian Football Cup Final even if the location can be deemed as a potential customary "home" pitch for either of the teams involved. In such cases, said events will be considered as being played in neutral venues and all bets stand, regardless of the positioning of the teams/participants on the official website and their placement on the betting board/display.
- 33) Information referring to gender of the teams, age groups and youth teams, as well as various definitions of reserve teams (e.g. B and C teams), is to be treated as supplementary information. The inclusion (or lack of) and correctness of such information will not be treated as sufficient cause for the voiding of the offers related to the match/event, given that this does not cause an obvious inconsistency in odds offered.
- 34) While all necessary precautions are taken by Barstool Sportsbook to assure the most faithful rendition of all components involved in a bet offer, it is to be assumed that certain denominations could be represented differently due to different interpretations deriving from adaptations into another language. Such linguistic incongruence will not be treated as sufficient cause for the voiding of the offers related to the match/event, given that it does not create uncertainty with other participants. The same applies for denominations referring to events, team names, sponsor names, etc.

- 35) In case of bets where there is reference to timeframes, they should be interpreted in the following way:
 “within the first 30 minutes” will include anything happening until 0 hours 29 minutes and 59 seconds;
 “between 10 to 20 minutes” will include anything happening from 10 minutes and 0 seconds until 19 minutes and 59 seconds.
- 36) Unless listed either in conjunction with the bet offer, or else in the Sport Specific rules, bets referring to event/match duration which include non-full integer digits (E.g. 88.5 minutes or X.5 rounds) require the full completion of the full integer of the listed duration for them to be considered won. For example: a bet on Over/Under 88.5 minutes in a Tennis match will be settled as Over only if at least 89 full minutes are completed.
- 37) Barstool Sportsbook acknowledges that some bets might require the rounding-up of percentages, units or other criteria which are decisive for the settlement of the bet. Should that be the case, Barstool Sportsbook reserves the right to adjust and settle accordingly.
- 38) Any reference to goals scored by specific players will not count if they are defined as ‘own goals’ (scored in their own goals) unless otherwise stated.
- 39) Any reference to confederation, nationality or similar will be subject to the definition by the governing body.
- 40) Any medals won by a team/nation per competition will count as one (1) single medal regardless of the number of team members.
- 41) Offers referring to individual player performances' over a particular period/tournament (example: Total Goals Scored by Player X during the World Cup) or confronting performances from 2 individual players during the course of the season (example: Which of Player X or Player Y will score most goals during the season), require all listed individuals to be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand.
- 42) Offers on whether certain individuals will be occupying a specified position/title/job on a certain date (E.g. Minister X to still be Minister on date Y, Player/Coach to still be with Team Y on Date Z) refer to the individual in question to hold (or alternatively to be appointed in) the listed position uninterruptedly between the time the bet is placed and the specified deadline. Should the individual for any reason whatsoever leave the position before the specified deadline, the outcome of the bet will be considered as not having happened. This is valid even in cases where the individual is re-appointed/signed again in that same position/title/job and even if on the specified deadline the individual is occupying once more that same position/title/job to which the bet refers to. Settlements will also take into account players signed on loan deals.
- 43) Any bets referring to “breaking” of records require the listed occurrence to be fully accomplished. Equalling the record will not be considered as having fully accomplished the feat. Only the listed occurrence will count for settlement purposes.

6. Tattersalls Rule 4

- 1) In the event of one non-runner or one non-Participant, the odds on the remaining runners or remaining Participants are reduced in accordance with the so-called Tattersalls Rule 4.

a. Win Betting:

- Current odds of the withdrawn runner/Deductions in percentage of net gain

1.30 and lower	75%
1.31 to 1.40	70%
1.41 to 1.53	65%
1.54 to 1.62	60%
1.63 to 1.80	55%
1.81 to 1.95	50%
1.96 to 2.20	45%
2.21 to 2.50	40%
2.51 to 2.75	35%
2.76 to 3.25	30%
3.26 to 4.00	25%
4.01 to 5.00	20%
5.01 to 6.50	15%
6.51 to 10.00	10%
10.01 to 15.00	5%
15.01 and higher	No deductions made

b. Place Betting:

- Current odds of the withdrawn runner/Deductions in percentage of net gain

1.06 and lower	55%
1.07 to 1.14	45%
1.15 to 1.25	40%
1.26 to 1.52	30%
1.53 to 1.85	25%
1.86 to 2.40	20%
2.41 to 3.15	15%
3.16 to 4.00	10%
4.01 to 5.00	5%
5.01 and higher	No deductions made

- 2) In the event of two or more non-runners or non-Participants, the total reduction shall not exceed 75%. The deduction in this case will be based on the aggregate odds of the withdrawn runners

C. Sports Betting Rules & Limits

1. Olympic and Championship events

- 1) All conditions stated in this section have priority to any other rule or condition.
- 2) All bets are valid provided that the event is held and decided during the championship and the year it refers to, regardless of any venue changes.
- 3) The previous clause is applicable to offers which reasonably fulfil any of the following criteria:
 - a. the bet refers to events scheduled for the final phase of events forming part of Olympic, World and Continental competitions.
 - b. the final phase of the event is time restricted.

2. Football

- 1) All 'match' bets on American Football are determined on the basis of the result after the so called extra (over) time.
- 2) All 'match' offers will only be considered valid should there be less than 5 minutes of scheduled play left in the 4th Quarter/2nd Half, as applicable. Exception will be done 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.
- 3) Offers referring to individual player performances' in a single match (example: Total Passing Yards Thrown 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 throw most Passing Yards), require all listed individuals to participate in at least one more play in the match, after bet acceptance for bets to stand.
- 4) 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).
- 5) 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.
- 6) Matchday/Weekly props is where it is possible to bet on the performances and outcomes of a pre-defined selection of teams and/or individual players' occurrences happening in a collection of matches/events on a specified week/round/day/match day (example: Total Points Scored in matches from a specific Conference, Highest/Lowest Scoring team, Player Yardage markets etc). All applicable matches/events (including any rescheduling to be played within the aforementioned timeframe), must be completed and validated for the specified week/round/day/matchday for bets to stand except for those the outcomes 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. In addition, offers referring to the performance of specified players require that all the specified players participate in at least one more play in the match, after bet acceptance for bets to stand.

- 7) Season bets, regardless whether these include outcomes obtained during Playoffs or otherwise, as well as offers referring to particular teams or player performances, will remain valid irrespective of eventual player trades, team movements, name changes, season length or playoff format changes during any point in the season.
- 8) Offers referring to individual player performances' (example: Total Passing Yards by Player X during the Playoffs) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most Touchdowns during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand.
- 9) Bets on Double Result (ie. 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.
- 10) 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 subsequent kick-off. For settlement purposes, incomplete/intercepted passes, Quarterback sacks or fumbles will be considered as "Pass Play" unless the Quarterback has passed the line of scrimmage, at which point it would be considered as "Run Play". Fumbles on exchanges to the Runningback will be considered as "Run Play".
- 11) Settlement on offers referring to "Offensive Yards" will be based on the net number of yards including any sack yardage lost. Such calculation would be done by adding the relevant passing and receiving yards and subtracting the number of yards lost to sacks from the total.
- 12) 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).
- 13) "Team to call first/next 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.
- 14) Settlement on all penalty offers will be based on the penalty being accepted. Declined penalties do not count.
- 15) 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".
- 16) Offers on whether a 1st Down will be made, refer only to the team currently in possession achieving said accomplishment. Market 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", "Field Goal" (irrespective whether the Field Goal being scored or not),

fumbles or any change in possession, 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.

- 17) 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.
- 18) For settlement purposes, bets on Touchdown scorers require the listed player to be part of the active roster for that match. Stakes on players which are not on the active roster will be refunded. In cases of “passing Touchdowns” only the player who catches the pass will be considered as the Touchdown scorer.
- 19) Player props and other stats-based offers will be settled according to the official match reports as published after the game by the governing body.
- 20) Unless otherwise specified in conjunction with the bet offer, bets on outcomes related to 2nd Half, will only take into consideration points and occurrences tallied/obtained during the specified timeframe and will not consider any points and occurrences tallied/obtained during eventual Overtime.
- 21) Offers referring to tackles made, will be settled according to tackles made on regular defensive plays only. This will be determined by the final defensive statistics in the official gamebook.

3. Athletics

- 1) Unless otherwise stated, all bets on Athletics are determined on the basis of the result after the final stage of that competition. If none of the listed participants takes part in the final stage, all bets will be void, unless the governing body follows specific tie-breaking procedures, in which case, these will be deemed valid.
- 2) All bet offers will be settled based on the first official result being presented. However, Barstool Sportsbook 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.
- 3) 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.
- 4) A participant that is disqualified due to infringement of the start procedure (false start) will be deemed as having taken part in the event.
- 5) The operator reserves the right to apply Tattersalls Rule 4, in cases of non-starters in any athletics events.

4. Australian Rules Football

- 1) 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 according to the so-called “dead-heat” rule. <Section B, Para 5.14>). In such case the payout would be calculated after the odds are divided and then multiplied by the stake, irrespective of whether the net payout is lower than the Patron's stake.
- 2) Unless otherwise stated, all bets referring to matches will be settled on with the result at the end of 4th Quarter (normal time).
- 3) For any Offer referring to individual player performances' in a single match (example: Total Points Scored by Player X) stakes will be refunded, if the player is not in the starting 22. For any offer between two players (head to head matchups) stakes will be refunded if either player is not in the starting 22.
- 4) First Goalscorer in the match/1st Quarter – Bets will be voided on players who are not in the starting 22. Bets on First Goalscorer 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, unless an option for “no goal” has been offered.
- 5) First Goalscorer in the 2nd, 3rd or 4th Quarter - All bets stand 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.
- 6) “Wire-to-Wire” betting refers to which team (if any) is leading the match at the end of each quarter.
- 7) 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.
- 8) 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.
- 9) 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.
- 10) All bets stand, regardless of change of venue.
- 11) Offers referring to individual player performances' (example: Total Points Scored by Player X during the Playoffs) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most points during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand.
- 12) For any “time of goal” offer (example: time of first goal) stoppages are not included. All bets are settled according to the match timeline on the official AFL website (no stoppages, time on is included, clock counts upward).

- 13) For all highest scoring quarter offers, the “Same amount” outcome settles on any 2 (or more) quarters being equal highest.
- 14) For all season offers, that are settled at the conclusion of the regular season, the official ladder position is used as the determining factor (i.e Percentage determines tied positions).
Similarly, for the “Team(s) with the Most Losses” offer, in the event of two or more teams recording the same number of losses, the winner will be determined as the team with the lower ladder position (i.e Percentage determines tied positions).

5. Baseball

- 1) Unless otherwise stated, bets on Baseball are determined on the basis of the result after any eventual extra innings, and regardless of the amount of extra innings played, as declared by the respective organising body. In case of a draw after the eventual extra innings, match bets will be settled as void.
- 2) A bet is declared void on a cancelled or postponed match which has not started, or in the case of a result not having been issued within twelve hours of the scheduled start time.
- 3) In the case of a shortened match, “Match” bets (aka Moneyline) will be settled, as per the rules of the respective governing body.
- 4) "Handicap", "Over/Under", "Odd/Even" and all other markets, including player performance markets, but except Moneyline require all scheduled innings to be completed, or at least 8.5 innings to be completed if the home team is in advantage, for bets to stand. This applies to all offers except those the outcome of which has been decided prior to the abandonment and could not possibly be changed regardless of future events. These will be settled according to the decided outcome.
- 5) With the exception of those offers where the start/participation of the listed pitcher(s) is specifically required for the market to be deemed valid, (example: Listed Pitcher Moneyline), whoever is chosen to be the starting pitcher of either team has no relevance on how offers are settled.
- 6) For settlement purposes "First Half" bets are deemed to be referring to the outcomes deriving from the first 5 innings. All 5 innings must 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. For games played under a scheduled, shortened format, the first half innings will be shortened accordingly, for example "first half" bets in a 7 innings game refer to outcomes deriving from the first 4 innings.
- 7) Live Betting offers referring to individual player performances' in a single match (example: Total Hits 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 most Hits), require all listed individuals to participate in at least one more play in the match, after bet acceptance for bets to stand.
All Pre-Match markets involving hitters, require for the player to be listed as in the starting line-up, and to have at least one plate appearance. Those involving pitchers, require the Player to throw at least one pitch, for bets to stand. Offers referring to one or more players' performance in a given match, require that all listed players are included in the starting lineup, for bets to stand.
- 8) Unless specifically stated or implied in the offer characteristics, settlement of Season bets and Tournament or Playoff Totals will be based as per the classifications, definitions and tie-breaking rules as per MLB.com, or the official website of the competition (as applicable). Unless otherwise stated,

cumulative amounts of such bets will include eventual prolongations (e.g. Extra Innings).

“Head to Head” and “Over/Under” bets involving one or more players’ performance in the tournament are considered valid given that all listed players take part in the tournament at some stage for bets to stand.

- 9) Offers referring to individual player performances' (example: Total Runs Scored by Player X during the Playoffs) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will record most hits during the Regular Season), require that all listed individuals must be an active participant in at least one more game applicable for the offer after bet acceptance for bets to stand.
- 10) Season bets, regardless whether these include outcomes obtained during Playoffs or otherwise, as well as offers referring to particular teams or player performances will remain valid irrespective of eventual player trades, team movements, name changes, season length or playoff format changes during any point in the season.
- 11) Bets on the outcome of a particular period (example Inning X) or occurrences achieved during a time-limited period require the specified period to be completed with the exception of those offers the outcome of which is already determined before any interruption and/or any further continuance of play could not possibly produce a different outcome to said offers which will be settled accordingly. For settlement purposes, any Inning (including eventual extra innings) which does not require the Home Team to bat further, or at all, is considered to have been naturally concluded and all bets referring to the inning (example: Result of Inning X, Handicap (Spread) of Inning X, Over/Under (Total) Runs or Hits in Inning X) stand with the exception of those which specifically refer to the single performance of the Home team within the specified inning (example: Over/Under (Total) Runs scored by the Home Team in Inning X) which will be settled as void should the Home Team not bat at all during the specified Inning.
- 12) During certain events Barstool Sportsbook might decide to offer markets related to the outcome of a series of consecutive Regular Season matches playing between the listed teams during the specified timeframes. Settlement will include outcomes deriving from any doubleheaders as much as these are played within the specified timeframe. In cases where no drawn (tie) outcome has been made available for betting, bets will be settled as void should both of the listed teams win the same number of matches. All scheduled matches must be completed as per the rules of the governing body for bets to stand except for those the outcomes 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.
- 13) Offers which confront or tally outcome and occurrences obtained/achieved by teams or players taking part in different matches not confronting each other (example: Team to score most runs in their respective match), require that all applicable matches are completed as per the rules of the governing body for bets to stand except for those the outcomes 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. In cases where no drawn (tie) outcome has been made available for betting, bets will be settled as void should both of the listed teams/participants obtain/achieve the same amount.
- 14) Series winner results are settled according to which team wins most matches in the series of matches (including any doubleheaders) playing within the listed timeframe. Bets void if teams win the same number of matches. All scheduled matches must be completed as per the rules of the governing body

for bets to stand except for those the outcomes 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.

6. Basketball

- 1) All 'match' bets on Basketball are determined on the basis of the final result, including potential overtime, unless stated otherwise.
- 2) Bets referring to the match outcome (aka "Moneyline") from ties which are decided over two or more match-ups will have the "Including Overtime" offer voided in case the match ends in a draw and no further play is done in that particular match. Remaining markets (Totals, Handicaps etc) will be settled normally, based on the result at the end of play.
- 3) In multiple legged ties, all points collected during any overtime period will count for the final settlement of that particular match.
- 4) Offers referring to individual player performances' in a single match (example: Total Points Scored 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 get most Rebounds), require all listed individuals to participate in at least one more play in the match, after bet acceptance, for bets to stand.
- 5) All bets referring to aggregated Tournament Totals (such as Points, Rebounds, Assists, etc.) will be settled based on official statistics by the governing body. Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. Overtime).
- 6) All NBA and NCAA 'match' offers will only be considered valid should there be less than 5 minutes of scheduled play left in the 4th Quarter/2nd Half, as applicable. Exception will be done 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.
- 7) Season bets, regardless whether these include outcomes obtained during Playoffs or otherwise, as well as offers referring to particular teams or player performances will remain valid irrespective of eventual player trades, team movements, name changes, season length or playoff format changes during any point in the season.
- 8) Offers referring to individual player performances' (example: Total Points Scored by Player X during the Playoffs) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will win most rebounds during the Regular Season), require that all listed individuals must be an active participant in at least one more game applicable for the offer after bet acceptance for bets to stand.
- 9) Bets on Double Result (ie. 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.
- 10) Unless otherwise specified in conjunction with the bet offer, bets on outcomes related to 2nd Half, will only take into consideration points and occurrences tallied/obtained during the specified timeframe and will not consider any points and occurrences tallied/obtained during eventual Overtime.
- 11) For settlement purposes a 'double-double' is considered to have occurred should the player register 10 or more in at least 2 of these categories in a single match (including during eventual overtime): Points Scored, Any Rebounds Won, Assists, Steals and/or Blocked Shots. A 'triple-double' is considered to

have occurred should the player register 10 or more in at least 3 of the aforementioned categories in a single match (including during eventual overtime).

12) For 3 x 3 basketball:

“Over/Under” and “Handicap” 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. 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 format of the match. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer, this will be settled as such. See examples from the tennis-section for reference.

7. Beach Volleyball

- 1) 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.
- 2) “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.
- 3) “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 sets 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. See examples from the Tennis section for reference.
- 4) “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.
- 5) 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.

8. Boxing

- 1) All offers 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. No amendments made to the official result after being first announced, will be taken into consideration, except for those which the official organization effects to rectify clear cases of human errors by the ring announcer.
- 2) 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. For all the “To go the Distance” offers, to be settled as yes, the official scheduled number of rounds, must be fully completed. In the event of a technical decision, before the end of the scheduled number of rounds, all bets will be settled as a win by decision.

- 3) Offers on fights declared as a "No Contest" or "Technical draw" (prior to the completion of 4 full rounds) will be settled as void, except for those offers the outcome of which have been decided prior to the decision, and which could not possibly be changed regardless of future events, will be settled according to the decided outcome.
- 4) If for any reason, the number of rounds in a fight is changed between the time of bet acceptance and the actual fight, offers which make specific reference to rounds, such as "Round betting", "Group of Rounds", "Over/Under", "Winning Method" and “To go the distance” will be declared void.
- 5) For settlement purposes, betting on rounds or groups of rounds refers to a fighter to win by KO (Knockout), TKO (Technical Knockout), or disqualification during that round or group of rounds. If for any reason, a points decision is awarded before the full number of scheduled rounds is completed (Technical Decision), offers such as “Alternate Round Betting”, “Group of rounds” and “Over/under” will be declared void, unless the outcome is already determined.
- 6) Bets referring to round/fight duration represents the actual time passed in the round/fight, as applicable, depending on the scheduled round/fight duration. For example, a bet on Over 4.5 Total Rounds in a Boxing fight will be settled as Over once a minute and a half in the 5th Round has passed.
- 7) Any confirmed fight must be completed by 23:59 local time of the following day for bets to stand. Any changes in venue, location will not be deemed valid grounds for voiding of the offers.
- 8) In offers where a draw/tie is possible and odds have not been offered for such outcome, bets will be settled as void should the official result be declared as such. For settlement purposes, fights the outcome of which is declared as either a “Majority draw” or a “Split draw” are to be considered as a drawn/tied outcome and offers will be settled accordingly.
- 9) Settlement of statistics-based offers such as "Boxer X to be knocked down" or similar will be settled based on the results declared by the referee.

9. Cricket

a. General Cricket Rules

- 1) In cases where no odds have been offered for a tie and the match/offer ends in a tie, bets would be settled according to the so-called “dead-heat” rule where the payout would be calculated after the odds are divided and multiplied by the stake, irrespective whether the net payout is lower than the Patron's stake. In competitions where other means are used to determine a winner after a tie (for example: ‘Bowl out’ or ‘Super over’) then offers will be settled based on the result after such prolongations are completed. The only exception to this rule is for “Match Odds” betting in Test/First Class/3, 4 or 5 day matches where, in the event of a tie, where both teams have completed two innings each and have scored exactly the same number of runs, bets on “Match Odds” will be settled as void.

- 2) For “Total Runs Over X” (Over/Under & Odd/Even) betting, “extras” and “penalty runs” (as per match scorecards) are included for settlement purposes. Bets will be void if the over is not completed unless a result has already been determined or the over has reached its ‘natural conclusion’ (e.g. innings end/declaration). The market refers only to the listed over (e.g. “5th over” refers to over number 5, i.e. the over directly following over number 4).
- 3) For “Total Runs Delivery X” (Over/Under & Odd/Even) betting, “extras” (but not “penalty runs”) as per match scorecard are included for settlement purposes. Deliveries are counted from the start of the over, and additional deliveries (resulting from ‘extras’) will be counted consecutively and separately (e.g. If delivery 1 is a wide, the next ball is considered delivery 2).
- 4) For “Boundary Over X” (Yes/No) betting, any instance of the ball striking or clearing the boundary regardless of whether the ball comes off the bat shall be deemed a boundary. This includes wides, byes, leg byes & overthrows (e.g. any instance of an in play ball that hits or clears the boundary shall be settled as yes for that over). 4 runs that are “all run” between the wicket shall not be counted as a boundary. Bets will be void if the over is not completed unless a result has already been determined or the over has reached its ‘natural conclusion’ (e.g. innings end, declaration). The market refers only to the listed over (e.g. “5th Over” refers to over number 5, i.e. the over directly following over number 4).
- 5) For “Wicket Over X” (Yes/No) betting, the over must be completed for bets to stand, unless a wicket has already fallen or the innings reaches its natural conclusion (e.g. innings end, declaration).
- 6) For “Total Wides” (Over/Under) betting, settlement will be based on the “Runs” scored from “Wides” and not the number of “Wides” bowled. E.g. If a single wide delivery reaches the boundary it shall count as 5 total wides.
- 7) For “Method of Dismissal” betting, bets will be void if either player retires due to injury or any other reason, before the wicket falls or there are no further wickets.
- 8) For “Most Run Outs” betting, settlement will be based on the batting team not the fielding team. (E.g. run outs count for the team of the player that is dismissed).
- 9) For “Odd/Even” betting, a ball must be bowled for bets to stand.
- 10) For any betting involving “ducks”, a “duck” is defined as when a player is dismissed for a score of zero runs. Any player not-out for zero runs is not considered a duck.
- 11) For “Maiden in Match” betting, a maiden is considered any over bowled with no runs scored. Only completed overs with zero runs count. A minimum of 1 over must be bowled for bets to stand. For settlement purposes leg-byes and byes are not applied to this bet offer, as per the match scorecard.
- 12) For all “4s” betting including but not limited to total 4s, most 4s & player’s total 4s; any ‘all run’ 4s will not count towards the total. Over-throws that reach the boundary and are awarded to the batsman will be counted. No-balls that reach the boundary off the bat and are awarded to the batsman will be counted. Leg-byes & byes that reach the boundary are not included. Wides that reach the boundary are not included.
- 13) Penalty runs awarded will be counted towards the over, interval and innings for settlement purposes, as per match scorecard. If penalty runs are not awarded to a specific over, they will only count towards innings runs.

b. Player Cricket Rules

- 1) "Top Run Scorer" and "Top Wicket Taker" bets (including all variants by "Home Team", Away Team", "1st Innings" & "2nd Innings") placed on any player not in the starting 11 will be declared void. Bets on players who are selected but do not bat or field will be settled as losers. In the event of a tie, dead heat rules as explained in <Section C, Para 10(a).1> will apply.
 - a) Additionally, for all limited overs matches the following will apply.
 Betting requires a minimum of 20 overs to be bowled per innings of a One Day match, unless a team is all-out or the match is completed, or a minimum of 5 overs to be bowled per innings of a Twenty 20 match, T10 or Hundred match unless a team is all-out or the match is completed
 - b) Additionally, for all Test matches & 4/5 day matches the following will apply.
 Betting requires 50 overs to be completed for bets to stand, unless the Innings has reached its natural conclusion (including 'Innings declared').
 - c) All "Top Wicket Taker" bets will be settled solely on the number of wickets taken regardless of the number of runs conceded.
 - d) All "Top Wicket Taker" bets will be void if no wicket is taken by any bowler in that innings.
 - e) This rule excludes any Tournament or Series market as covered in <Section C, Para 10€.5>
- 2) "Man of the Match/Player of the Match" bets placed on any player not in the starting 11 will be declared void. Bets on players who are selected but do not bat or bowl will be settled as losers. In the event of a tie, dead heat rules will apply as explained in <Section C, Para 10(a).1>.
- 3) "Next Man Out" & "First Batsman Dismissed" bets will be settled as void if either player retires due to injury or any other reason before the wicket falls or if there are no further wickets. Both named batsmen must be batting at the fall of the nominated wicket for bets to stand.
- 4) "Most Runs" (2-way & 3-way) matchups, require that both/all players reach the batting crease while a ball is bowled, though it is not necessary they face a ball nor must the quoted players have batted together, otherwise bets will be void. In the event of a tie, if no draw price was offered, dead heat rules will apply as explained in <Section C, Para 10(a).1>.
- 5) "Most Wickets" (2-way & 3-way) matchups, require that both/all players bowl at least 1 ball for bets to stand. In the event of a tie, if no draw price was offered, dead heat rules will apply as explained in <Section C, Para 10(a).1>.
- 6) "Player Performance" bets placed on any player not in the starting 11 will be declared void. Settlement is based on the following points based scoring system:
 - 1 point per run scored (batsman only);
 - 10 points per catch taken (fielder or wicket keeper only);
 - 20 points per wicket (bowler only);
 - 25 points per stumping (wicket keeper only).

Additionally, for all limited overs matches, all bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the standard scheduled number of overs in a Twenty 20 match or any other limited overs match. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

- 7) For "Player to take 5 or more Wickets/Player's Total Wickets/Player to take a wicket" bets placed on any player not in the starting 11 will be declared void. Bets will also be void if the player does not bowl a ball.

8) “Player to take make a Duck” (Yes/No) bets require that the player reaches the batting crease while a ball is bowled, though it is not necessary they face a ball.

9) For “Player to score Fastest 50/Century” betting, settlement is based on the least number of balls faced to reach the milestone (either 50 runs or 100 runs). In the event of a tie, dead heat rules will apply as explained in *<Section C, Para 10(a).I>*.

10) For “Race to X Runs” bets, both players must open the batting for bets to stand.

11) “Player’s Total Runs/Player’s Total 4s/Player’s Total 6s” (Over/Under) betting requires that the player reach the batting crease while a ball is bowled, though it is not necessary they face a ball. In cases where a batsman's innings is ended by weather or bad light, all bets where a result has not been determined will be declared void. A result is deemed to have been determined if a batsman has passed the run total at which the bet was accepted, has been dismissed or an innings completed/declaration made. For example, if a Batsman's score stands at 50 ‘Not-Out’ when a game or innings is terminated due to bad light or rain, all bets on 50.5 runs will be voided unless the game has reached its natural conclusion. However, all bets on Over 49.5 Runs will be considered as winning while bets on Under 49.5 Runs will be settled as losing. Should a batsman retire due to injury or any other reason, his score at the end of his team's innings will be considered as the result for that bet. Additionally, for all limited overs matches, all bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the standard scheduled number of overs in a Twenty 20 match or any other limited overs match. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

12) “Player to Score 50/Half Century” (Yes/No) betting requires that the player reach the batting crease while a ball is bowled, though it is not necessary that they face a ball. A player is deemed to have scored 50 or a ‘Half century’ once their score is 50 or more runs regardless of whether the player scores a century or more. In cases where a batsman's innings is ended by weather or bad light, all bets where a result has not been determined will be declared void, unless the game has reached a natural conclusion. Should a batsman retire due to injury or any other reason, his score at the end of his team's innings will be considered as the result for that bet. Additionally, for all limited overs matches, should the intervention of rain (or any other delay) result in the number of overs being reduced from those initially scheduled at the time the bet was accepted, then all open (player to score 50) bets will be declared void granted that the reduction is 10% or more of those scheduled. If the reduction is less than 10% of the scheduled overs at the time the bet was accepted, then bets will stand. If a team innings is 10 overs or less, then any reduction in overs will void bets. Should the outcome of such offers be already decided before the interruption and no further play could possibly change the outcome of such bets, then these will be settled accordingly.

13) “Player to Score 100/Century/200/Double Century” (Yes/No) betting requires that the player reach the batting crease while a ball is bowled, though not necessarily facing a ball. A player is deemed to have scored 100 or a ‘Century’ once their score is 100 or more runs regardless of whether the player scores a double century or more. Similarly, a player is deemed to have scored 200 or a “Double Century” once their score is 200 or more runs. In cases where a batsman's innings is ended by weather or bad light, all bets where a result has not been determined will be declared void. Should a batsman retire due to injury or any other reason, his score at the end of his team's innings will be considered as the result for that bet. Additionally, for all limited overs matches, should the intervention of rain (or any other delay) result in the number of overs being reduced from those initially scheduled at the time the bet was accepted, then all open (player to score 100/200) bets will be declared void granted that the reduction is 10% or more of those scheduled. If the reduction is less than 10% of the scheduled overs at the time the bet was accepted, then bets will stand. If a team innings is 10 overs or less, then any reduction in overs will void bets. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

c. Limited Overs Cricket

1) Should a match be transferred to a 'reserve' day, all bets will remain valid as long as the game commences within 48hrs of the original, scheduled start time.

2) Match odds (head to head) betting pays on the official result. In the event of a tie, dead heat rules as explained in Clause 1 of the General Cricket Rules will apply unless a subsequent tiebreaker method is used to determine the winner (e.g. super over, bowl-off), in which case the outcome will be settled on the result of this method. Should the match be declared a 'no-result' all bets are void.

3) If any 'Super Over' or tie-breaker is required; any runs, wickets or any other stat that may occur in the super over/tie breaker do not count towards any betting market (except match result) including player bet offers & team totals (e.g. Top batsman/bowler, player runs, total 6's, to take at least X wickets). This rule does not apply to specific bet offers relating to 'Super Overs' (e.g. Super Over Total Runs).

4) For "Match Handicap / Winning Margin" betting, settlement will depend on whether the winning team bats 1st or 2nd. If the team batting 1st wins, then the runs handicap will be used for settlement. If the team batting 2nd wins then the wickets handicap will be used for settlement. All bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the standard scheduled number of overs in a Twenty 20 match or any other limited overs match.

5) For "Highest 1st 6/15 Overs" all bets will be declared as void should the number of overs in the match be reduced due to weather (or any other reason) from the scheduled number of overs at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

In the event of a tie, if no draw price was offered, dead heat rules as explained in Clause 1 of the General Cricket Rules will apply.

6) "Highest Total 1st X Overs" bets will be void should the intervention of rain (or any other delay) result in the number of overs in the match being reduced from those initially scheduled at the time the bet was accepted. Should the outcome of such offers be already decided before the interruption and no further play could possibly change the outcome of such bets, then these will be settled accordingly.

7) "Highest Opening Partnership" requires that both sides complete their opening partnerships with the exception of those situations where an outcome has already been determined. An opening partnership is considered to have begun once the first ball is bowled in a team innings, and lasts until the fall of 1st wicket or, should no 1st wicket fall, the innings reaching its natural conclusion. In the event of a tie, if no draw price was offered, dead heat rules as explained in Clause 1 of the General Cricket Rules will apply. Additionally, all (highest opening partnership) bets will be declared as void should the number of overs in the match be reduced due to weather (or any other reason) from the scheduled number of overs at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

8) In "Fall of Next Wicket" & "Opening Partnership" (Over/Under) betting, should either batsman retire due to injury or any other reason before a result has been determined all bets placed before the retirement will be declared void; bets taken after the first ball of the new partnership will stand. A result is deemed to have been determined if the partnership total has passed the run total at which the bet was accepted. If a team reaches their target, the total achieved by the batting team will be the result of the market. If a partnership is disrupted due to weather all bets will stand, unless there is no further play in the match. In such case all bets where a result has not been determined will be declared void.

In relation to the over number at the fall of next wicket, any quoted half refers to the whole over number not the specific balls bowled in each over (e.g. over/under 5.5 refers to either 'any delivery in over 5 & earlier' or 'any delivery in over 6 & later').

Additionally, all (F.O.W) bets will be declared as void should the number of overs in the match be reduced due to weather (or any other reason) from the scheduled number of overs at the time the bet was accepted

(whether standard or already reduced). Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

9) For “Total Runs – Innings X” (Over/Under) (e.g. Total Team Runs) betting, all bets will be declared as void should the number of overs in the match be reduced due to weather (or any other reason) from the scheduled number of overs at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. For the avoidance of doubt: Any bets taken after the number of overs has been reduced will stand unless there is a further reduction.

10) For “Total Runs – Innings X, Overs X-X” (Over/Under) (e.g. Total Runs – Home Team, Overs 1-15) betting, all bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the scheduled number of overs in the match at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers have already been decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. For the avoidance of doubt: Any bets taken after the number of overs has been reduced will stand unless there is a further reduction.

11) For “Total 4s/6s/Boundaries/Wickets” (Over/Under) betting, all bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the scheduled number of overs in the match at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers have already been decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. .

Leg-bye and byes that reach/pass the boundary do not count towards total 4s/6s. Overthrows awarded to the batsman do count. Wides that reach the boundary are not counted. No-balls that reach the boundary off the bat and are awarded to the batsman will be counted.

12) For “Most Fours/Sixes/Wides/Run-outs/Boundaries/Ducks/Extras” betting, should the intervention of rain (or any other delay) result in the number of overs being reduced from those initially scheduled at the time the bet was accepted, then all open (Most 'X') bets will be declared void granted that the reduction is 10% or more of those scheduled. If the reduction is less than 10% of the scheduled overs at the time the bet was accepted, then bets will stand. If a team innings is 10 overs or less, then any reduction in overs will void (most 'x') bets. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. Leg-bye and byes that reach/pass the boundary do not count towards total 4s/6s.

In the event of a tie, if no draw price was offered, dead heat rules as explained in Clause 1 of the General Cricket Rules will apply.

13) For “Total Wides/Run-outs/Ducks/Extras/Stumpings” (Over/Under) betting, all bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the scheduled number of overs in the match at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers have already been decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. For wides and extras, settlement will include the runs scored from wides and not just the number of wides bowled.

14) For “Highest Individual Score”, all bets will be declared as void should the number of overs in the match be reduced due to weather (or any other reason) from the standard scheduled number of overs in a Twenty 20 match or any other limited overs match. Should the outcome of such offers be already decided before the interruption then these will be settled accordingly.

15) For “Team of Top Run Scorer” betting, should the intervention of rain (or any other delay) result in the number of overs being reduced from those initially scheduled at the time the bet was accepted, then all open (team of top run scorer) bets will be declared void granted that the reduction is 10% or more of those scheduled. If the reduction is less than 10% of the scheduled overs at the time the bet was accepted, then

bets will stand. If a team innings is 10 overs or less, then any reduction in overs will void bets. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. In the event of a tie, if no draw price was offered, dead heat rules as explained in Clause 1 of the General Cricket Rules will apply.

16) For “Fifty/Century in Match” (Yes/No) betting, should the intervention of rain (or any other delay) result in the number of overs being reduced from those initially scheduled at the time the bet was accepted, then all open (fifty/century in match) bets will be declared void granted that the reduction is 10% or more of those scheduled. If the reduction is less than 10% of the scheduled overs at the time the bet was accepted, then bets will stand. If a team innings is 10 overs or less, then any reduction in overs will void (Fifty/Century in Match) bets. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

17) For “Highest Total Runs in an Over/Maximum Runs in an Over” (Over/Under) bets will be settled on the greatest number of runs (including extras) scored in any one over of either innings in the match. All bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the scheduled number of overs at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

d. Test Matches/First Class Matches /3, 4 or 5 day matches

1) If a match is officially abandoned (e.g. due to dangerous pitch conditions) then all undecided bets on the match are void.

2) For “Match Odds” betting in Test/First Class/3, 4 or 5 day matches, in the event of a tie where both teams have completed two innings each and have scored exactly the same number of runs, bets on “Match Odds” will be void, with stakes being refunded.

In Test and First Class Cricket matches, the match winner will be settled as determined by the competition’s official governing body. If the governing body states that the match has been drawn, then only bets on draw/tie will win on the 3-way match odds market, while bets on either team to win the match will be lost.

3) For “Draw No Bet” betting, in the event of a draw or tie bets are void & therefore refunded.

4) For “Double Chance” betting, in the event of a tie where both teams have completed two innings each and have scored exactly the same number of runs, bets will be void & therefore refunded.

5) For “Most Points” betting, offers will be settled based on who has the most points awarded for the match (e.g. Sheffield Shield). In the event of a tie, if no draw price was offered, dead heat rules as explained in <Section C, Para 10(a).1>.

6) “Highest Opening Partnership” bets require that both sides complete their opening partnerships with the exception of those situations where an outcome has already been determined. Unless otherwise stated, highest opening partnership refers to the first innings of each team only. In the event of a tie, if no draw price was offered, dead heat rules as explained in <Section C, Para 10(a).1>.

7) In “Fall of Next Wicket” & “Opening Partnership” (Over/Under) betting, should either batsman retire due to injury or any other reason before a result has been determined all bets will be declared void. A result is deemed to have been determined if the Innings total has passed the run total at which the bet was accepted. If a team declares or reaches their target, the total achieved by the batting team will be the result of the market. If a partnership is disrupted due to weather all bets will stand, unless there is no further play

in the match. In such case all bets where a result has not been determined will be declared void. Extras and penalty runs awarded before the fall of wicket or during the partnership, according to the match scorecard, will be counted.

In relation to the over number at the fall of next wicket, any quoted half refers to the whole over number not the specific balls bowled in each over (e.g. over/under 5.5 refers to either 'any delivery in over 5 & earlier' or 'any delivery in over 6 & later').

8) For "Total Runs - Innings X" (Over/Under) (e.g. Total Team runs) betting, all bets will be void if 50 overs are not bowled, unless an innings has reached its natural conclusion, or is declared. If an innings is declared at any point bets will be settled on the declaration total. Extras and penalty runs awarded during the innings, according to the match scorecard, will be counted.

9) "Session Runs" betting requires 20 overs to be bowled in a session for bets to stand. Bets are settled on the total number of runs in the session regardless of which team scores the runs. Extras and penalty runs awarded during the session, according to the match scorecard, will be counted.

10) "Session Wickets" betting requires 20 overs to be bowled in a session for bets to stand. Bets are settled on the total number of wickets lost in the session regardless of which team loses them.

11) For any betting involving "Session", the following definition of each session will apply to day matches.

- Day X, Session 1 (Start of play until Lunch is taken)
- Day X, Session 2 (Lunch until Tea is taken)
- Day X, Session 3 (Tea until stumps/close of play for the day)

The following definition of each session will apply to day/night matches.

- Day X, Session 1 (Start of play until tea is taken)
- Day X, Session 2 (Tea until dinner is taken)
- Day X, Session 3 (Dinner until stumps/close of play for the day)

12) For "Test Match Finish" betting, where a match finishes in a draw, the winner will be deemed as 'Day 5, Session 3'. If a match is officially abandoned (e.g. due to dangerous pitch conditions) then all bets are void.

13) For "Team to Lead after First Innings" betting, both teams are required to be bowled out or declare their first innings for bets to stand. In the event of a tie, if no draw price was offered, dead heat rules as explained in <Section C, Para 10(a).1>.

14) "First Innings Century" offers require 50 overs to be bowled unless a result has already been determined or the innings has reached its natural conclusion (including innings declared).

15) For "Fifty/Century/Double Century in match" in either Test or First class matches, bets will be void in drawn matches where the number of overs bowled is less than 200, unless a result has already been determined.

16) For "Fifty/Century/Double Century in match" in 'Home/Away 1st Innings' of either Test or First class matches, bets will be void unless the Innings reaches its natural conclusion (including 'Innings declared') or a result has already been determined.

17) For "Fifty/Century/Double Century in match" in Either 1st Innings of either Test or First class matches, bets will be void unless both Innings reach their natural conclusion (including 'Innings declared') or a result has already been determined.

18) For "Fifty/Century/Double Century in match" in 'Home/Away 2nd Innings' of either Test or First class matches, bets will be void in case the number of overs bowled for that Innings is less than 50, unless a result has already been determined.

19) "Team of Top Run Scorer" betting will be settled of the top run scorer for either the 1st or 2nd innings of either team, i.e. the team of the highest individual run scorer in the match regardless of the overall match result. Bets will be void in drawn matches where the number of overs bowled is less than 200. In the event of a tie, if no draw price was offered, dead heat rules will apply as explained in <Section C, Para 10(a).1>.

e. Series/Tournament Betting

- 1) Should no draw odds be offered for a "Series Winner" bet and the series is drawn, all bets will be declared void, unless dead heat rule was specified (as explained in <Section C, Para 10(a).1>).
- 2) If a tournament is not completed but a winner or winners are declared by the governing body, bets are paid on the winner(s) as declared. Dead heat rules as explained in <Section C, Para 10(a).1> might apply. Should no winner be declared then all bets will be settled as void.
- 3) All tournament betting includes Finals/Playoffs, unless otherwise stated.
- 4) For "Series Score" (Correct Series Score) betting, if for any reason the number of matches in a series is changed and does not reflect the number envisaged in the offer then all bets will be declared void.
- 5) For "Top Series Run Scorer/Wicket Taker" & "Top Tournament Batsman/Bowler" betting, where a tie occurs dead heat rules will apply as explained in <Section C, Para 10(a).1>. No refunds will be issued on players not participating. At least one game must be completed in the tournament/series for bets to stand.
- 6) Bets referring to a particular player/teams' performances in a Series/Tournament will not take into account any statistics accumulated from warm-up matches.
- 7) For "Series Handicap" betting, all bets will be settled on the "series score" result not the runs scored in the series. If for any reason the number of matches in a series changes then all bets will be declared void.
- 8) For "To Win a Test in Series" & "Total Test Wins/Draws" betting, if for any reason the number of matches in a series changes then all bets will be declared void with the exception of those situations where an outcome has already been determined.

10. Curling

- 1) Settlement of all bets referring to Curling will be based on the result after eventual extra innings, unless specifically specified.

11. Cycling (Track & Road)

- 1) Settlement of offers will be based upon the rider/team achieving the highest position at the end of the stage/event.

- 2) The decisive factor in settling bets will be the highest placing in the specified event as listed by the official organisation at the time of the podium presentation, disregarding subsequent disqualifications, changes to the official result, etc.
- 3) 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.
- 4) 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.
- 5) 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.
- 6) 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.
- 7) 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.

12. Cyclo Cross

- 1) Terms and conditions stated for Cycling apply where applicable.

13. Soccer

- 1) First/Next Goalscorer – The bet refers to a specific player being the scorer of the listed goal within the applicable timeframe, or else being the first scorer for his team (E.g. "First Goalscorer – Team X"). Bets will be voided on players who do not take part in the match or else come on the field of play after the listed goal to which the bet refers to has been scored. Own goals do not count for the settlement of this offer. Should the goal to which the bet refers to be deemed as an own goal, the next player to score a goal which is not an own goal and conforms with the bet offer parameters will be deemed as the winning outcome. In case no goals (or no further goals, as applicable) is/are scored which are not own goals and fulfil the remaining bet offer parameters, all bets will be considered lost, unless an applicable option has been listed within the offer.
- 2) Last Goalscorer – The bet refers to a specific player being the scorer of the last goal either during a particular timeframe of the event (E.g. "Last goal in the match" or "Last goal in the 1st Half"), or else

being the last scorer for his team (E.g. "Last Goalscorer – Team X"). Bets will be voided only on players who do not take part in the match at all. In all other instances bets will remain valid, irrespective of the time of inclusion/substitution of the player. Own goals do not count for the settlement of this offer. Should the goal to which the bet refers to be deemed as an own goal, the previous player to score a goal which is not an own goal and conforms with the bet offer parameters will be deemed as the winning outcome. In case no goals (or no previous goals, as applicable) is/are scored which are not own goals and fulfil the remaining bet offer parameters, all bets will be considered lost.

- 3) "Scorecast" and "Matchcast" are bet offers where it is possible to bet simultaneously on a particular occurrence (e.g. First Goalscorer) combined with another from the same, or related event (e.g. Correct Score in the match, or match outcome). Should the bet refer to First or Last Goal Scorer, terms and conditions as stated in <Section C, Para 14.1> and <Section C, Para 14.2> will apply, where applicable. Bets will be voided on players who do not take part in the match at all. In all other instances bets will remain valid, irrespective of the time of inclusion/substitution of the player. Own goals do not count for the settlement of this offer.
- 4) Unless otherwise specified, or indicated in conjunction with the bet offer, all bets placed before match start related to whether a specific player(s) will manage to score any number of goals, require the listed player(s) to play from the start of the match to be valid. Similar type of bets placed after the relevant match has started will be settled as void should the listed player(s) not take any further part in the match for whatever reason after bet acceptance. Own goals will never count as a goal scored for any selected player.
- 5) Offers referring to individual player performances in a single match (example: Total Goals Scored 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 score most Goals), require all listed individuals to play from the start of the match for bets to stand.
- 6) Offers referring to individual player performances' (example: Total Goals Scored by Player X during the World Cup) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most goals during the league), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand.
- 7) All bets referring to aggregated Tournament Totals (such as Goals, Corners, etc.) will be settled based on official statistics by the governing body. Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. Extra Time) but not Penalty Shoot Outs.
- 8) Unless specifically stated, all bets referring to a particular team winning a number/selection of trophies in the same season will be based on the particular team's performance within the following competitions: the domestic league, the apparent equivalent of the respective FA Cup and League Cup as well as the Champions League or Europa League. Other trophies (e.g. domestic and European Super Cup, World Club Cup) do not count.
- 9) The "Domestic Double" is to be considered as the team's victory in the apparent equivalent of the respective domestic league and FA Cup.
- 10) Bets on whether a particular player(s) will manage to score from certain areas of the pitch (E.g. from outside the 'penalty box') will be settled based on the position of the ball at the time the shot was

struck by the player, irrelevant of any further deflections which the ball trajectory might incur following the initial shot. For the sake of clarity, it is to be understood that the lines delineating the 'penalty box' are to be considered as an integral part of such area of the pitch. Thus, should a shot be struck with the ball hovering above, or touching, even partially, said lines, the shot will not be considered as having been outside the box.

- 11) Bets on whether a particular player(s) will manage to hit the cross bar, goal post or any other part of the frame delineating the goal area will only be settled as having accomplished such feat if the shot does not result directly in a goal being awarded exactly after the ball hits a part of the goal frame. Settlement will only take into consideration shots aimed at the goal frame defended by the opponents of the listed player(s) team. Should a player have a shot which hits the post their team defends this will not be considered as having accomplished such feat.
- 12) During certain events Barstool Sportsbook might decide to offer for betting a reduced selection of participants (E.g. Any unlisted Team X player) or else a single participant as a representation of the whole squad (E.g. "Any Team X player"). In both cases for settlement purposes, all unlisted squad members are to be deemed as starters (and settled as such), including substitutes, regardless whether they take part in the match or not.
- 13) Bets on the performance of players starting the match on the bench will be settled as void if the player is either listed in the starting XI or does not take part in the match at all.
- 14) On offers such as Next Goalscorer, Next Assist and Man of the Match, bets will be voided should the chosen player not take part in the match at all or had no possibility to accomplish such feat during the specified timeframe.
- 15) Bets on "Next Assist" for a particular goal will be settled as void should the governing body declare the specified goal as having been unassisted, the specified goal is an own goal and/or no more goals are scored in the match during the specified timeframe.
- 16) Any decision taken by the Video Assistant Referee (VAR) which conflicts with the original decision sanctioned by the officials on the pitch (including non-decisions like allowing play to continue before reviewing the video), thus altering the understood state of the match at the time of bet placement, will result in all bets placed in the timeframe between the actual occurrence of the original incident and the referee's final decision on the incident being deemed as void, unless the odds offered on the specific bet offer are unaffected by the use of VAR or have already been accounted for in the odds offered at the time of bet acceptance. Settlement on all other unrelated bet-offers, including those determined by any play between the time of the original incident and the decision following the VAR review, which are not influenced/alterd by the VAR decision will stand.

For resulting purposes VAR reviews, and the decisions emanating from said reviews, are to be considered as having happened at the time of the original incident for which the VAR would be eventually used even if play has not been immediately interrupted. <The Operator> reserves the right, in accordance with <Section A, Para 6.2>, to reverse any previously settled offers where the settlement becomes inaccurate following the final referee decision, providing said decision is taken and communicated before the conclusion of the match and/or timeframe listed.

In order to avoid any doubts, <The Operator> will consider the VAR as having been used if it is understood from the referee's gestures (ex. hand gestures, stopping the match to review the incident themselves), and/or the VAR usage is confirmed by the match report issued by the official organization. In cases where it is unclear whether the VAR has been used due to missing TV coverage

and/or conflicting reports, <The Operator> will settle the bets based on the information acquired from feed providers and reputable online sources on the basis of equity.

- 17) Offers referring to specific player(s) playing the whole match require the specified player(s) to start the match for bets to stand. For settlement purposes, bets will be settled as YES only if the specified player(s) is/are neither substituted nor sent off during Regular Time only. Eventual extra time does not count.

14. Golf

- 1) All bets will be deemed as valid as much as the Tournament, or the relative round to which the bet refers to, is played within the same sporting season and within 3 months from the last scheduled date (as per local course time), as issued by the governing body, irrespective of any time delays, unless other arrangements have been agreed to.
- 2) All bets referring to Tournament Performance, including but not limited to Winner, Place, Each-way, Winner without X, Group Betting, Top Nationality, Individual Final Position, etc., will be deemed valid as long as the minimum number of holes, applicable to the offer, as per the rules of the governing body (E.g. 36 holes for European Tour sanctioned events and 54 holes for PGA Tour sanctioned events), have been completed by the eligible players, and an official result has been declared by the sanctioning body. Should the format of a tournament be changed so that it features less rounds/holes than originally scheduled, all bets accepted on such offers after the last shot of the last completed round will be declared void.
- 3) Bet offers already decided are considered as valid bets even though 36 holes are not played and/or an official result has not been issued by the organisation.
- 4) Any result deriving from officially-sanctioned playoffs will count towards the settlement of Tournament offers only. Unless otherwise stated, offers referring to the performance within a specific round or hole will not take into account outcomes deriving from playoffs.
- 5) Bets on players who start the tournament, but withdraw or are disqualified, will be settled as losing bets, unless the result of the offer which the bet refers to, is already determined.
- 6) All bets placed on participants who do not compete at all will be refunded.
- 7) In outright bets which include a limited selection of participants, such as Top Nationality, Group Betting, Six-shooters, etc., Barstool Sportsbook reserves the right to apply Tattersalls Rule 4 on any non-starter. Should it be the case that all players listed in the offer “miss the cut”, the player with the best position at the time “cut” was made will be deemed the winner. Dead Heat rules will apply except for cases where a play-off has determined a better finishing position, where applicable.
- 8) All "Head to Head" bet offers require all participants to start in the event/round to which the bet refers to.
- 9) In "Head to Head" bets featuring only two players, bets will be voided if both participants share the same finishing position and no draw option has been offered. In "Head to Head" bets featuring three players, should two or more participants share the same finishing position, stakes will be divided in accordance with <Section B, Para 5.19>.

- 10) Settlement of "Head to Head" bet offers involving the performance of two or more players (e.g. Best Finishing Position in the tournament) will be based upon the best finishing position/lowest score (as applicable) achieved in the relative event/round which the bet refers to.
- 11) Any reference to Make/Miss the "Cut" requires an official cut/exclusion effected by the organisers for bets to stand. In the case of tournaments where players are eliminated during more than one phase, settlement will be based on a whether the player has qualified or not following the first "Cut" made.
- 12) Disqualification/withdrawals by a player before the "Cut" is made, will result in the player being considered as having missed the "Cut". Disqualification/withdrawals subsequent to the "Cut" being made will be irrelevant towards the original settlement of the "Make the Cut" offers.
- 13) In "Head to Heads" based on the best finishing position in the tournament, in case one player misses the cut then the other player will be settled as the winner. If both participants fail to make the "Cut" the player with the lowest score at the "Cut" will be considered as the winner. Should both players fail to make the "Cut" with the same score then the bet will be void. A player disqualified after the "Cut" has been made is deemed to have beaten a player who has failed to make the "Cut".
- 14) Any reference to "Majors" will be based on the tournaments for that particular season to which the PGA attributes said definition, irrespective of any venue, date, or any other changes.
- 15) Should play be stopped after a round has started and the governing body decide to cancel all action referring to that round and start from scratch or cancel altogether said round, then all bets placed after the start of that round on the Tournament outright, Leader After Round market and the Miss/Make the cut market will be void.
- 16) Bets referring to a specific participant placing within a predetermined position (example: Top 5/10/20/40) during a tournament, selection of tournaments or any particular classification will be settled as per "Dead Heat" rules should the participant tie for that particular position.
- 17) Offers related to a participant occupying a particular position on the Leaderboard at a specific time (example: Leader at End of Round X) will be settled in accordance with the result at the end of the specified round/timeframe. Dead Heat Rules will apply for any tied placings.
- 18) In tournaments where the "modified Stableford scoring" is used, bets will be settled on the points scored and not the strokes taken. Listed players must complete at least 1 hole for bets to stand, otherwise bets will be void.
- 19) Settlement of so-called "Action-betting" offers and similar, including but not limited to "Fairways/Greens in Regulation/Bunkers/Water Hazards", are settled on the exact location where the ball is deemed to have come to rest. Bets will be settled according to the Official Website of the Tour/event involved and should no information for such settlement be published then TV pictures will be used to determine the outcome. The following description and settlement rules are being provided for "Action-betting" offers:
 - Fairway in Regulation – Bet refers to a player's tee shot on a Par 4 or Par 5 hole being deemed to have come to rest on the cut piece of grass known as the "fairway";
 - Green in Regulation – Bet refers to a player's approach shot being deemed to have come to rest on the cut piece of grass known as the "green" in the regulation number of strokes, which are to be understood as follows:

Regulation number of strokes for Par 3 holes: 1 Stroke

Regulation number of strokes for Par 4 holes: 2 Strokes

Regulation number of strokes for Par 5 holes: 3 Strokes

- Water Hazard on Hole – Bet refers to a player’s shot being deemed to have come to rest inside a Water Hazard or beyond the red boundary line of a Water Hazard and therefore within the Hazard.
- Bunker on Hole – Bet refers to a player’s shot being deemed to have come to rest inside a Sand Bunker. Should a player require to stand within a Sand Bunker to play a shot that lay outside the Sand Bunker, this will NOT be deemed to have come to rest in a Sand Bunker.
- Nearest the Pin in Regulation – Bet refers to the player who hits it the closest to the Pin with their regulation stroke. Ball must come to rest on the Green to count. Should all players miss the Green in Regulation, then bets will be void.

Regulation number of strokes for Par 3 holes: 1 Stroke

Regulation number of strokes for Par 4 holes: 2 Strokes

Regulation number of strokes for Par 5 holes: 3 Strokes

- 20) “Dead heat” rules will apply on “Winner without X/named player(s) offers” should 2 or more participants share applicable positions. Bets void should the named players not take part in the competition.
- 21) For “Winning Margin” bets at least 36 holes of the tournament must be played for bets to stand.
- 22) In “Straight Forecast” offers, the selected participants must end the tournament in 1st and 2nd place in the order they have been listed. Dead-heat rules will apply in case of any ties. Both listed players must tee off at least once more after bet acceptance for bets to stand.
- 23) “Winning score” bets require all scheduled holes in the Tournament to be completed. Any reduction in number of holes will result in the voiding of the offer.
- 24) For “Hole in One during the Tournament” at least 36 holes of the tournament must be played for bets to stand unless the outcome has already been determined and in such case will be settled accordingly. For “Hole in One during Round X” the full round must be completed by all players for bets to stand unless the outcome has already been determined and in such case will be settled accordingly.
- 25) Bets referring to a specific player being the “Wire to Wire Winner” require that the listed individual is leading the Leaderboard (including any eventual ties) at the end of each and all scheduled rounds of the tournament. Any reduction in scheduled holes/rounds will render the bets void.
- 26) “Winner to Birdie/Par/Bogey the 72nd Hole” refers to the eventual winner of the Tournament’s performance on their 18th Hole in Round 4. Bets void should there be any reduction in scheduled holes/rounds of the Tournament. In situations where play is by “Shotgun Start” in Round 4, bets will be made void.
- 27) “Winner to play in the Final Round Grouping” refers to whether the eventual tournament winner will be emanating from the 2-ball or 3-ball pairings that are scheduled to tee off last as per the tee times issued by the official organization.

28) Season Bets; Player to win on a stipulated tour schedule in a stipulated calendar year.

- Player must play a minimum of 10 events on that Tour for bets to stand, otherwise they will be void.
- Individual events only will count, team events do not count.

To finish Top 5, 10, 20 in individual or ALL majors in a stipulated calendar year. Dead Heat Rules will apply for tied positions.

15. Handball

- 1) Offers referring to individual player performances in a single match (example: Total Points Scored 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 score most Points), require all listed individuals to be an active participant in the applicable match for bets to stand.
- 2) All bets referring to aggregated Tournament Totals will be settled based on official statistics by the governing body. Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. Extra Time) but not Penalty Shoot Outs.
- 3) 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.
- 4) Offers referring to individual player performances' (example: Total Goals Scored by Player X during the World Cup) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most goals during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand.

16. Ice Hockey

- 1) Team/match markets which do not refer to a specific timeframe (ex. Period 1, Regular Time, etc) will also include the outcomes emanating from any eventual Overtime and Shootouts, to decide the outcome. Any team winning during Overtime/Shootouts will only be credited as having scored one goal, regardless of the number of goals scored during the eventual prolongations.
- 2) Offers referring to individual player performances in a single match (example: Total Goals Scored 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 score most Goals), require all listed individuals to be an active participant (spends time on the Ice, if not mentioned by the appropriate body, we will settle based on being in the lineup) in the applicable match for bets to stand.
- 3) Settlement of player related and team markets (such as Goals, Assists, Points, Shots on Goal, etc) will be settled based on official statistics by the governing body. Unless otherwise stated, settlement of such bets will include eventual prolongations (e.g. Over Time) but not Penalty Shoot Outs.
- 4) All NHL and NCAA 'match' offers will only be considered valid should there be less than 5 minutes of scheduled play left in the 3rd Period. Exception will be done 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.

- 5) 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 the official website of the competition (as applicable).
- 6) Season bets, regardless whether these include outcomes obtained during Playoffs or otherwise, as well as offers referring to particular teams or player performances, will remain valid irrespective of eventual player trades, team movements or name changes during any point in the season.
- 7) Offers referring to individual player performances' (example: Total Goals Scored by Player X during the Playoffs) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most points during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand.
- 8) Player props and other stats-based offers will be settled according to the official match reports as published after the game by the governing body.

17. Motor Sports

- 1) This section is valid for all sports related to Motor Racing, such as: Formula One, A1 GP, CART, Indy Car, Nascar, Circuit Racing, Touring Cars, DTM, Endurance, Rally, Rally-cross, Motorcycling, Superbike.
- 2) Bets are settled according to the publication of live timing and classification as shown on TV at the time of podium presentations, or at the end of the session/race/event (as applicable). Should the information required for the settling of the offer be missing/not shown and/or incomplete, the first official information on the official site will be deemed binding, regardless of subsequent promotions, demotions, appeals and/or penalties inflicted after the termination of the session/race which the bet refers to.
- 3) Events being shortened due to weather conditions or other situations but are deemed official by the governing body will be settled accordingly, regardless of any changes which said associations might make due to the incompleteness of the race.
- 4) Should an event/race/session/lap/heat be restarted from the beginning, bets will stand and will be settled according to the result issued after the restart, except for those bets the outcome of which has already been determined.
- 5) For settlement purposes, a driver/rider who has taken part in an officially-sanctioned practice or qualification session is considered to have taken part in the event, regardless of his eventual participation in the actual race.
- 6) In "Head to Head" bets all listed participants must take part in the session to which the bet refers to for bets to stand, irrespective of whether a driver manages to get an official time.
- 7) In "Outright" or "Place" bets, no refunds will apply on those participants who do not take part for any reason, for the session/event/championship to which the offer refers to.

- 8) Settlement for any offer with reference to "Race completion" will be based on official regulations as issued by the governing body.
- 9) A "Head to Head" bet where both drivers/riders fail to complete the race is determined on the basis of the most laps completed. In case the participants fail to complete the race and are recorded for the same number of laps, the bet is declared void, except in cases of Rally where at least one of the listed participants must complete the event, otherwise the bets will be declared void.
- 10) Time penalties inflicted by the governing body during the qualifying session(s) will count. Other grid demotions/promotions are disregarded.
- 11) A Race is considered to have started when the warm-up lap starts (where applicable), thus all drivers/riders taking part in the warm-up lap are deemed to have started. In case of a participant whose start is delayed, or starts the race from the pit lane, the participant is also deemed to have taken part.
- 12) Settlement of seasonal markets will take into account the classification issued exactly after the completion of the last race of the season including any decisions taken by the organizing body during the season, given that said decision is issued before the last race of the season. Any decision (even on appeal) taken after the end of the last stipulated race is deemed as irrelevant.
- 13) All bets which make reference to teams' performances will stand regardless of any driver/rider changes.
- 14) Bets will stand regardless of any schedule/location/circuit changes as far as the race/event is held within the same year/season, irrespective of any time delays, calendar order, etc., except for those bets placed after 00:00CET of the Monday of the week for which the race/event is scheduled which will be refunded should the race/event/session that the offer refers to not be held within 7 days of the scheduled date at the time the bet was placed.
- 15) Bets referring to specific teams' performance during the race require the initially stipulated number of vehicles from each team to start the race for bets to stand, otherwise they will be declared void (e.g. in Formula 1, two cars from each team should start the race).
- 16) Settlement of bets referring to the inclusion of the "Safety Car" will not take into account those occurrences in which the actual race starts behind the "Safety Car".
- 17) Settlement of offers on the first driver/car to retire will be based on the actual lap in which the driver is considered to have withdrawn from the race. Thus if two or more drivers retire during the same lap bets will be settled in accordance with *<Section B, Para 5, Clause 14>*.
- 18) Bets on the First/Next Driver to retire during the race will include only the outcomes deriving after the official start of the race. Any retirements/withdrawals previous to the actual start of the GP (including those during the warm-up lap) will not be considered for settlement purposes.

18. Netball

- 1) Unless otherwise stated, settlement of bets on will be determined on the basis of the result after the so called extra (over) time.

- 2) “Margin Betting” and “Half/Time Full Time” offers are settled with the outcome at the end of the 80 minutes play.
- 3) 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.
- 4) Offers referring to individual player performances in a single match (example: Total Points Scored 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 score most points), require all listed individuals to participate in at least one more play in the match, after bet acceptance, for bets to stand.
- 5) Offers referring to individual player performances over a particular period (example: Total Points Scored by Player X during the Regular Season) or confronting performances from 2 individual players during the course of the season (example: Which of Player X or Player Y will score most Points during the Regular Season), require all listed individuals to be an active participant in at least one more match applicable for the offer after bet acceptance for bets to stand.

19. Pesäpallo (Finnish Baseball)

- 1) All bets on Pesäpallo are determined on the basis of the result after the first two rounds (innings). Unless otherwise stated, any scores deriving from prolongation periods (e.g. Supervuoropari) are not taken into consideration.

20. Rugby League

- 1) 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.
- 2) “Margin Betting” and “Half/Time Full Time” offers are settled with the outcome at the end of the 80 minutes play.
- 3) 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 according to the so-called “dead-heat” rule where the payout would be calculated after the odds are divided and then multiplied by the stake, irrespective of whether the net payout is lower than the Patron's stake.
- 4) 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.
- 5) Unless otherwise specified, offers referring to individual player performances in a single match (example: Total Tries Scored 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 score most Tries), require all listed individuals to play from the start of the applicable match for bets to stand.
- 6) Offers referring to individual player performances' (example: Total Tries Scored by Player X during the World Cup) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most tries during the

Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand. Bets placed after any news which can even potentially reduce the number of fixtures any listed player is eligible for within the competition (example: injury/transfer/trade news); thus altering the odds even just theoretically in favour of any particular outcome without said odds having been adjusted to reflect the current state of the bet, will be declared void. Settlement of similar bets will be based on the result after potential over (extra) time, unless otherwise stated.

- 7) All bets stand, regardless of change of venue.

21. Rugby Union

- 1) 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).
- 2) 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 according to the so-called “dead-heat” rule where the payout would be calculated after the odds are divided and then multiplied by the stake, irrespective of whether the net payout is lower than the Patron's stake..
- 3) Try Scorers (First/Last/Anytime/Team) – All bets include any potential extra (over) time. Any bets placed on players in the match day squad stand regardless of the player's participation (or lack thereof) in the match. Stakes on players not included in the match day squad will be refunded. Penalty Tries will be settled on the “penalty try” outcome listed for each team. In the event of no try scored in the match no bets shall be refunded.
- 4) Unless otherwise specified, offers referring to individual player performances' in a single match (example: Total Tries Scored 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 score most Tries), require all listed individuals to play from the start of the applicable match for bets to stand.
- 5) Offers referring to individual player performances' (example: Total Tries Scored by Player X during the World Cup) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most tries during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand. Settlement of similar bets will be based on the result after potential over (extra) time, unless otherwise stated.
- 6) All bets stand, regardless of change of venue.

22. Lacrosse

- 1) A two point goal counts as two goals.
- 2) “Total Goals” Refers to the Sum of the Final Score.
- 3) For player props, “Total Goals Scored by the Player” = Points - Assists.

- 4) No refunds on odds to win.
- 5) All games must go the full 60 minutes for bets to be valid.
- 6) Overtime is included for wagering purposes if there is no draw line.

23. Speedway

- 1) All offers will be settled based on the official result declared by the governing body at the completion of the last scheduled heat. Subsequent promotions, demotions, appeals and/or penalties inflicted after the termination of the event which the bet refers to are disregarded.
- 2) "Match" bets between two teams/riders are settled according to the official result, regardless of the number of heats completed.
- 3) "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 sets 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. See examples from the tennis-section for reference.
- 4) "Handicap" offers require all scheduled heats 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.
- 5) All "Head to Head" and "Over/Under" bets featuring the performance of one or more riders in an event/heat are considered valid given that all listed riders take part in at least one heat for bets to stand.
- 6) Bets referring to a specific heat require the specific heat to be completed and all listed participants to take part in the particular heat for bets to stand.

24. Surfing

- 1) 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.
- 2) Matchups referring to the performance of one or more surfers are considered valid given that all listed surfers start in the listed heat/event.
- 3) 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 according to the so-called "dead-heat" rule where the payout would be calculated after the odds are divided and then multiplied by the stake, irrespective of whether the net payout is lower than the Patron's stake. Should such provision be in place it would be listed in conjunction with the bet offer.

25. Swimming

- 1) 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 body follows specific tie-breaking procedures, in which case, these will be deemed valid.
- 2) All bet offers will be settled based on the first official result being presented. However, Barstool Sportsbook will 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.
- 3) 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.
- 4) 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.

26. Tennis and Racket Sports (Badminton, Jai-Alai, Squash, Padel, Pickleball & Table Tennis)

- 1) 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.
- 2) "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 withdrawals, disqualifications, etc. These bets require at least one set to be completed for bets to stand.
- 3) "Over/Under" and "Handicap" 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. 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 sets 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. The following examples can be used for consideration:
 - Example 1 - Over/Under: A retirement occurs in a match scheduled for three sets with the score 7-6, 4-4. The offers: "Total Games Set 2 – 9.5" (or any lines lower than that amount) & "Total Games Played in the Match – 22.5" (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.
 - Example 2 - Handicap: A retirement occurs at the start of the 3rd set in a match scheduled for 5 sets with the score at 1-1. Bets on +2.5/-2.5 Sets will be settled as winners and losers respectively. Offers on any lines lower than that amount will be settled as void.

- 4) 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.
- 5) 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.
- 6) In a Doubles match, all bets will be declared void if any of the stated players are being replaced.
- 7) 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.
- 8) Bets on doubles matches in the Round Robin stages of the Davis Cup Finals, Billie Jean King Cup Finals and ATP Cup will always stand, even if the score in the tie is 2-0. For all other Davis Cup, ATP Cup and Billie Jean King Cup ties, the doubles matches will be void, if the tie has already been decided.
- 9) 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.
Should a match be played in a format/number of sets different than that presumed at time the market was published, Barstool Sportsbook will void the applicable markets pertaining to X, Y, Z unless the necessary number of occurrences has already been achieved regardless of the change in format/number of sets.
- 10) As a general rule "tie-breaks" are always considered as 1 game only, regardless of the number of points needed to win or whatever the format of the "tie-break". The following tie-break scenarios will be settled as follows:
 - "Match tie-break": Normally played instead of the decisive set when both participants have won the same number of sets. For settlement purposes, this is considered as a full set as well as a game and counted accordingly. However, it will not be considered as a tie-break for the settlement of the relevant offers;
 - "Tiebreak at 6-6 in a set, first to 7 points": For settlement purposes, this is considered to be 1 game and counted accordingly as well as a tie-break for the settlement of the relevant offers;
 - "Tiebreak at 6-6 in a set, first to 10 points": For settlement purposes, this is considered to be 1 game and counted accordingly as well as a tie-break for the settlement of the relevant offers;
 - "Tiebreak at 12-12 in a set, first to 7 points": For settlement purposes, this is considered to be 1 game and counted accordingly as well as a tie-break for the settlement of the relevant offers;
 - "Tiebreak at 3-3 in a set, first to 7 points" (aka Fast 4 format): For settlement purposes, this is considered to be 1 game and counted accordingly as well as a tie-break for the settlement of the relevant offers;
 - "Tiebreak Tens": A match which consists solely of a tie-break with the winning participant being the one to first reach 10 points and lead by a margin of 2. This is considered both as a tie-break and as a full match for the settlement of the relevant offers.

Should any match include a tie-break format not listed above, offers will be settled according to the definitions as described by the ITF, or in absentia, the closest in principle to the examples listed above.

- 11) Win/Place and Each-Way bets referring to the Tournament Winner placed between the time of the first publication of the main draw by the governing body and the start of the competition, will be refunded should the listed participant not take any further part in the Tournament. Exception will be done for any participants still involved in the Qualifying stages as these will be considered as active participants.
- 12) Bets on season related performances (e.g. “number of Grand Slam titles won” or “to finish top 20 yes/no” will be void if the player does not play at least 5 ranking point awarding events during the season.

27. Volleyball

- 1) 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.
- 2) Offers referring to individual player performances' in a single match (example: Total Points Scored 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 score most Points), require all listed individuals to be an active participant in the applicable match for bets to stand.
- 3) “Over/Under” and “Handicap” 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. 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 sets 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. See examples from the tennis-section for reference.
- 4) 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.
- 5) 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.
- 6) Offers referring to individual player performances' (example: Total Points Scored by Player X during the World Championship) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most points during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand.

28. Winter Sports

- 1) This section is valid for the following sports: Alpine Skiing, Biathlon, Cross Country Skiing, Freestyle, Nordic Combined, Short Track, Ski Jumping, Snowboard & Speed Skating.

- 2) Results from a competition will be deemed valid if it is declared as a valid competition for the relevant category, by the governing body 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.
- 3) 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.
- 4) 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.
- 5) Barstool Sportsbook reserves the right to apply Tattersalls Rule 4 in case of a non-starter in a "Group Betting" ("Best of X") offer.
- 6) 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.
- 7) 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.
- 8) All bet offers will be settled based on the first official result being presented. However, Barstool Sportsbook 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

29. Mixed Martial Arts

- 1) All offers 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. No amendments made to the official result after being first announced will be taken into consideration except for those which the official organization effects to rectify clear cases of human errors by the ring announcer.
- 2) Unless clearly specified that the fights are unconfirmed, bets are only valid should the fight take place on the card/date it was announced for irrespective of any change in venue/location. Bets will be settled as void should there be any official announcement by the organizing body of a date postponement, re-scheduling to a different card or change in fighters even if said match ends up taking place as originally announced.

- 3) With the exception of the instances as detailed in <Section C, Para 33, Clause 4>, addition or removal of title stipulations (example: a match initially announced as a non-title match gets changed into a title match) or changes in weight classes as well as either/both of the fighters fail to make the pre-established weight, will not result in the voiding of the offers as much as the fight takes place on the card it was announced for.
- 4) If for any reason, the number of scheduled rounds in a fight is changed between the time of bet acceptance and the actual fight, offers which make specific reference to rounds, such as "Round betting", "Group of Rounds", "Over/Under", "Winning Method" and "To go the distance", or other offers which would be affected by such change, will be declared void.
- 5) For settlement purposes, in case the fight 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.
- 6) Offers on fights declared as a "No Contest" or where neither fighter is declared as the only winner of the fight, will be settled as void, except in cases where such outcome was offered for betting purposes or for those offers the outcome of which has been decided prior to the decision and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- 7) The following descriptions are to be considered as the applicable outcomes for the different scenarios:
 - "Finish": A win by KO (Knockout), TKO (Technical Knockout), DQ (Disqualification), Submission, 'throwing of the towel' from either fighter's corner, any referee stoppage which declares either fighter as the only winner of the fight;
 - "Points/Decision": Any win based on the judges' scorecards;
 - "Unanimous decision": A decision where all judges declare the same fighter as the winner;
 - "Majority decision": A decision where the majority of judges declare the same fighter as the winner while the minority of the judges declare the fight as a draw;
 - "Split decision": A decision where the majority of judges declare a particular fighter as the winner while the minority of the judges declare the other fighter as the winner;
 - "Majority draw": A decision where the majority of judges declare the fight as a draw while the minority of the judges declare a particular fighter as the winner;
 - "Split draw": A decision where each of the judges' scorecards declare a different outcome of the fight and no outcome prevails over the other.
- 8) A fight will only be considered as having gone "the distance" only if a points/judges' decision is awarded after the full duration of all scheduled rounds has been completed.
 If a judges or referees' decision is awarded, before the full number of scheduled rounds are completed (Technical Decision or No Contest) offers such as "Alternate Round Betting", "Group of rounds" and "Over/under" will be declared void, unless the outcome is already determined.
 For settlement purposes, betting on rounds or groups of rounds is for a fighter to win by KO, TKO, disqualification or submission during that round/group of rounds. In the event of a Technical Decision before the end of the fight, all bets will be settled as a "Win by Decision".
- 9) In offers where a draw/tie is possible and odds have not been offered for such outcome, bets will be settled as void should the official result be declared as such. For settlement purposes, fights the outcome of which is declared as either a "Majority draw" or a "Split draw" are to be considered as a drawn/tied outcome and offers will be settled accordingly.

- 10) Bets referring to round/fight duration represents the actual time passed in the round/fight, as applicable, depending on the scheduled round/fight duration. For example, a bet on Over 4.5 Total Rounds will be settled as Over once two minutes and 30 seconds in the 5th Round has passed.
- 11) Settlement of statistics-based offers such as "Fighter to have most takedowns" or "Fighter to have most significant strikes" will be settled based on the results issued by the governing body or its recognized official partner for such statistics. Settlement will be based according to the definition with which the official governing body issues said statistics. In cases where both fighters are declared as having accomplished the same result and said outcome not having been available as a possible outcome for betting purposes, bets will be voided.
- 12) Markets which confront or tally different fights from the same card such as "Total KOs/TKOs on the card" or "Total matches to end by decision on the card" will indicate the number of fights required to take place on a card, or list specifically the section of the card the bet relates to. Bets will remain valid should any applicable fight be cancelled yet the number of fights on the card or the applicable specific section of it remain the same (example: re-booking, replacement fighter or undercard/preliminary matches being pushed to the main card). Should for whatever reason the listed number of fights not take place during the card or the specific section of it for which the bet refers to, bets will be settled as void.

30. Snooker

- 1) All bets will remain valid as far as the match/offer is played within the tournament framework regardless of any changes in schedule, etc.
- 2) "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 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 frame to be completed for bets to stand.
- 3) "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 has occurred. 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 frames 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. See examples from the Tennis section for reference.
- 4) "Handicap" offers require all scheduled frames 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.
- 5) All "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 Frames") require the relevant part of the match to be completed.

- 6) All types of offers not specified above require at least one frame 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.
- 7) In cases of a re-rack all bets on that specific frame will be settled as void and a new market will be opened. An exception will be done for those offers the outcome of which is already determined before the re-rack and any further continuation of play could not possibly produce a different outcome.
- 8) All offers that refer to a “{x}+break” will be settled as yes on occurrences of the break of {x} or more inclusive. For example, the offer “100+ Break in Frame 1” will be settled as yes, if there is exactly a 100 break in frame 1.

31. Darts

- 1) All bets will remain valid as far as the match/offer is played within the tournament framework regardless of any changes in schedule, etc.
- 2) “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 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, granted that the match actually starts.
- 3) “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. See examples from the Tennis section for reference.
- 4) “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.
- 5) All “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.
- 6) 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.
- 7) Offers combining a number of occurrences by a specific player within a match/event (example: King of the Oche, etc), require that all connotations related to the offer bet must be fully and unquestionably complied with. Should 1 or more parts of the offer end in a tie bets will be settled as LOST.
- 8) All offers that refer to a “{x}+checkout” will be settled as yes on occurrences of the checkout of {x} or more inclusive. For example, the offer “100+Checkout – Leg 1” will be settled as yes, if there is exactly a 100 checkout in Leg 1

32. Barstool Battles

- 1) Barstool Battles requires the Patron to identify which group of events containing up to ten (10) events will result in more winning selections upon completion of the events.
- 2) Any selection in a group of events resulting in a push will be valued as one-half of a winning selection. Following the completion of all events in all groups of events listed as part of the wager, the group of events with more winning selections will be declared the winner and settled as such.
- 3) Should all events in each group of events be completed and both groups have accumulated the same number of winning selections, the wager will be declared void and stakes refunded to the Patron.
 - a. Example: Selections on events in Group 1 contain 4 wins, 1 loss and 0 pushes. Selections on events in Group 2 contain 3 wins, 0 losses and 2 pushes. Both groups of events would be considered to have the same number of winning selections with the wager then declared void and stakes returned to the Patron.
- 4) Should the number of events contained in each group of events that are completed not be the same, the wager will be declared void and stakes refunded to the Patron, unless the outcome of the wager could not possibly be changed regardless of future events if all uncompleted events were completed.
 - a. Example 1: Selections on events in Group 1 contain 3 wins, 1 loss and 1 push. Selections on events in Group 2 contain 3 wins, 1 loss and 1 event is cancelled. A wager on either group of events would be declared void with the stake of the wager refunded to the Patrons
 - b. Example 2: Selections on events in Group 1 contain 5 wins, 0 losses and 0 pushes. Selections on events in Group 2 contain 3 wins, 0 losses, 1 push and 1 event is cancelled. Wagers on Group 1 would be graded as winners while wagers on Group 2 would be losing wagers.

eSports

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A. Introduction

1. Barstool Sportsbook reserves the right to include and treat as eSports, offers on events related to games/genres not listed in the subsequent rules which reasonably fit the said description. Previous or future iterations of games/genre forming part of the same series, will be treated as per the rules related to that particular game/genre as present in these Terms and Conditions, regardless of any different numbering and/or denomination. Should it be the case that a game, genre, event and/or offer related to it is not specifically listed in these Terms and Conditions, settlement of such offers will be based on the general principles established in the Terms and Conditions.
2. When placing a bet with Barstool Sportsbook, the Patron is agreeing that they have read, understood and will be adhering to the Terms and Conditions present in this section as well as the other Terms and Conditions governing the usage of Barstool Sportsbook's website.
3. Unless specifically stated in this section, the rules present in Barstool Sportsbook's General Terms and Conditions apply. In the event of ambiguity, priority will be set in the following order:
 - i. Rules and conditions published in conjunction with an offer and/or campaign;
 - ii. eSports Game-specific rules (if applicable);
 - iii. eSports Genre-specific rules;
 - iv. eSports General Result Settlement rules;
 - v. Barstool Sportsbook's General Terms and Conditions.
4. Should none of the above provide an adequate resolution, Barstool Sportsbook reserves the right, according to its own discretion, to settle offers on an individual basis on the basis of equity, attaining itself to generally accepted betting norms, customs and definitions.

B. General Result Settlement rules

1. When settling results Barstool Sportsbook will do its utmost to attain itself to information obtained first hand (during or exactly after the event has been concluded) from the organizing association through the game broadcast and any relevant counters it might display, the game API and the official website. Should this information be conflictual, disputed and or omitted from first hand viewing as well as official sources and/or there is an obvious error in the information included in the sources above, the settlement of the bet offer will be based on other public sources.

2. Settlement of bets will not include any changes deriving from and/or attributable to, but not limited to: disqualifications, penalisations, protests, sub-judice results and/or successive changes to the official result after the event has been completed and a result has been announced, even preliminarily. For bets referring to competitions which span over more than 1 round/stage (E.g.: Tournament Bets), only amendments effecting bets which settlement has not been decided yet will be taken into consideration. The following example is being provided as a general guideline of how such bets would be treated in case of comparable situations: A bet on a team to reach the semi-finals of a tournament will be considered as having been attained once the organizing association deems it as such, even if the same team is disqualified from the tournament at a later stage for any reason whatsoever.

3. Whilst all systematic precautions have been put in place in order to represent the most faithful rendition of the event as scheduled by the governing association, any reference to the order in which the participants are shown, venues, etc, is to be deemed for information purposes only. Switching of home/away participants as well as previously announced venues, will not be deemed as valid grounds for cancellation of bets placed.

4. Before or during an event/match, Barstool Sportsbook may decide to show current and past scores, counters and other statistics related to the offer. It is to be understood that Barstool Sportsbook provides such data for information purposes only and does not acknowledge or accept any liability whatsoever for the accuracy of such data. All data presented in this regard must be treated as unofficial and any inaccuracy will not be deemed as valid grounds for the cancellation of bets placed.

5. Should the name of any participant/event/game be misspelled and/or has changed, bets will remain valid granted that it is reasonably clear and can be ascertained through reputable sources, that the object that the bet has been placed upon, is the same as the participant/event/game intended.

6. The deadline (cut-off time) shown on the website is to be treated for information purposes only. Barstool Sportsbook reserves the right, at its own discretion, to suspend, partially or completely, the betting activity at any time where it deems necessary.

7. Barstool Sportsbook reserves the right, solely at its own discretion, to void bets should any of the following situations arise:
 - i. Barstool Sportsbook experience lags in receiving data/image streams from any of its sources/providers resulting in Barstool Sportsbook presenting odds not reflecting the current state of the bet;
 - ii. it is reasonably obvious that bets have been placed from accounts which have access to data/image streams not available at that time to Barstool Sportsbook;
 - iii. bets have been placed after any participant has gained an advantage enough to alter the odds of any offer, even just theoretically, without said odds having been adjusted to reflect the current state of the bet.

8. Should a match start at a different time than that listed on the website this will not be deemed as valid grounds for cancellation of the bets, granted that the exact same match is the next match taking place for both teams within the same tournament and is valid for the round/stage initially intended for.

9. Unless specifically stated, if the organising association includes any necessary extra rounds/overtime, qualifying match/es or series of matches in order to determine any classification and/or match outcome, Barstool Sportsbook will take into account the results and outcomes deriving from the added matches/rounds/overtime for settlement purposes of bets referring to said match/classification.
10. All bet offers related to matches, or parts thereof, which do not take place at all or are awarded a result through a walk-over decision will be declared void. For settlement purposes action within a match (or part thereof) is considered to have occurred as to either when the game clock has started or whenever a participant performs an in-game action related to the match (or part thereof), whichever happens first.
11. Offers related to matches/or parts thereof which get abandoned for whatever reason and no result is declared by the official organization within 36 hours from the actual match start, will have the stakes refunded on those bet offers whose result has not yet been determined. All bet offers that have been decided prior to the abandonment and could not possibly be changed regardless of future events, will be settled according to the decided outcome.
12. For all Match odds, Series Outcome and Team to go Through offers, the first official decision on the outcome of the offer issued by the governing association within 36 hours of match completion/abandonment will be the deciding factor for the settlement of bets, including but not limited to any decisions involving disqualifications, withdrawals, concessions, etc., which will be taken into account for settlement purposes. In cases where the offer ends in a drawn outcome, with said outcome not having been available as a possible outcome for betting purposes, stakes will be refunded.
13. Should it be decided that an abandoned fixture (or part thereof) is to be continued from the within 36 hours of the original start time, all bets placed on the initial match will stand and will be settled through the outcomes deriving from the continued play.
14. Should it be decided that an abandoned fixture (or part thereof) is restarted from the beginning within 36 hours of the original start time, all bets placed on the initial match which could not be settled through the outcomes deriving from the play prior to abandonment, will be declared void.
15. Should it be the case that either participant is involved in a match from the same tournament with a different opponent between the time of the abandonment and the continuation of the initial match, all pending bets on the initial match, will be settled as void regardless of the outcomes obtained during the continuation of the match.
16. Offers referring to Tournament outcomes and or matches/events scheduled over a 2 or more days-span, will remain valid granted that said event is considered completed and an official result is announced by the official organization within the specified year, regardless of the current/future participation (or lack thereof) of any listed and/or previously announced participant, unless otherwise stated.
17. In cases of matches which have not been completed before their natural conclusion, and when a result is issued through a decision by the association not more than 36 hours from

the actual event's start without play having continued following the abandonment, Barstool Sportsbook will use the issued decision as the official result for the offers detailing the outcome of the match and/or tournament progress (E.g. Match odds and Participant to reach next round) granted that the issued decision does not change the outcome of the said bet offers at the time of the abandonment. In that case the stakes will be refunded. (E.g. Team A leading 2 Maps to nil in a best of 5 Maps match and Team B concedes: Association declares Team A as winner of the match = bet stands. Meanwhile if the same best of 5 Maps match was abandoned with the score 1-1 and the Association declares either team as the winner, the bet will be considered as void). All other offers will be declared void except for those the outcomes 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.

18. Settlement of bet offers linked to counters (E.g. Total Kills) and any other offers related to specific terminology will be decided according to the definition with which the official governing body issues said statistics. Unless backed by un-contradictory evidence, Barstool Sportsbook will not acknowledge any complaints which derive from a personal interpretation of such terms.

19. When placing "Outright" or "Place" bets, stakes will be refunded on participants/outcomes that are not participating or withdraw from an event prior to the beginning of the entire event (including qualifying events), unless otherwise stated. The Operator reserves the right, at its own discretion, to apply Tattersalls Rule 4, as explained in <Section B, Para 6>, on any competition and this will be stated in correlation to the bet offer and/or the relevant Sport-specific rule (available upon request).

20. Offers referring to a single participant's performance in a specific event/timeframe (such as Tournament Progress of Team X) require the listed participant to play an active part at least once in a subsequent stage of the applicable event/timeframe after the bet has been placed and/or accepted.

21. No refunds of bets will apply, even if the winning outcome of a match/event is a participant/outcome that has not been listed for betting purposes. On all bet offers the Patron has the possibility to ask for a price on a non-listed participant/outcome. Barstool Sportsbook reserves the right, at its own discretion, to decline such requests.

22. Offers which confront against each other the performances of two or more participants over a specified timeframe/competition will only be settled based on the result of the listed participants, disregarding all other participants in the same competition/event.

23. In case a participant is disqualified/withheld/banned from taking part in a subsequent part/phase of an event/competition for any reason whatsoever, as well as in case of voluntary withdrawals, the disqualification will be considered to have taken place at the time of the official announcement. No alterations will be made to previous results, regardless of any modifications due to said actions.

24. In an "Outright" or "Place" bet, should two or more participants be considered to have obtained the same result and the organizing association does not distinguish in their classification the "Dead Heat rule" as specified in Barstool Sportsbook's Sportsbook General Terms and Conditions <Section B, Para 5, Clause 14> applies.

25. Barstool Sportsbook will refund stakes on offers comparing the achievements/performances of two participants within a specified timeframe (E.g. Tournament Best Finishing Position, Match Winner, Winner of Map X] should any of the following circumstances apply:

- i. No odds were offered on a 'draw' outcome and no tie-breaking procedures/overtime/extra rounds are used by the organizing association to result a match/offer or classify participants that obtained the same result;
- ii. Any of the listed participants does not play any further part in any subsequent stage of the related event/part thereof after the bet has been placed and/or accepted;
- iii. None of the listed participants is included in the applicable classification;
- iv. None of the listed participants is deemed to have achieved the specified requirement after the bet has been placed and/or accepted and no odds for such outcome has been offered.

26. Offers comparing the achievements/performances of three participants will be treated as detailed in above clause, with the exception that should two or more participants share the applicable finishing position the "Dead Heat rule" as specified in Barstool Sportsbook's Sportsbook General Terms and Conditions <Section B, Para 5, Clause 14> applies.

27. "Outright" and "Place" bets rules apply on offers comparing the achievements/performances of four or more participants, with the exception of those offers specifically listed as "Group Betting". In such cases, stakes will be refunded should at least one of the listed participants not be actively involved anymore for whatever reason after the bet has been placed and/or accepted.

28. Unless the outcome of the offer has already been determined before any change is announced, bets referring to a race to a particular happening/totals of a particular occurrence (E.g. First participant to win X rounds, Over/Under Maps played) or the margins/difference of completed occurrence between participants (E.g. Map Handicap, Exact Map score in the match) will be settled as void in case the match format is completely changed in a way that would alter the counter of such occurrences and their respective odds, including but not limited to cases where the number of scheduled Maps is changed from a previously announced odd number of scheduled Maps (E.g. Best of 1/3/5) to an even number of scheduled Maps (E.g. Best of 2/4/6) and vice-versa. Bets will stand and will be settled accordingly for those offers where the announced change is not relevant (E.g. Match odds will remain valid if the number of scheduled Maps is changed from the previously announced 3 Maps to 5 Maps), or the outcome of the offer has already been determined before any change is announced. The following example is being provided as a general guideline of how such bets would be treated in case of comparable situations: A bet on "To win 1st Map" will remain valid if a match is changed from 3 to 5 Maps but an Over/Under bet on Total Maps in the Match would be settled as void in a similar scenario.

29. Should Barstool Sportsbook erroneously offer odds and lines based on a different number of Maps/Games/Rounds from the correctly scheduled number of said instances, settlement of offers referring to a race to a particular happening/totals of a particular occurrence (E.g. First participant to win X rounds, Over/Under Maps played) or the margins/difference of completed occurrence between participants (E.g. Map Handicap, Exact Map score in the match) will be settled as void in case the match format is completely different in a way that would alter the counter of such occurrences and their respective odds, including but not limited to cases where the number of scheduled Maps is calculated

on an odd number of scheduled Maps (E.g. Best of 1/3/5) when the match is scheduled for an even number of Maps (E.g. Best of 2/4/6) and vice-versa. Bets will stand and will be settled accordingly for those offers where the discrepancy is not relevant (E.g. Match odds will remain valid if the number of scheduled Maps quoted is 3 instead of the stipulated 5 Maps), or the outcome of the offer has already been determined before any change is announced. The following example is being provided as a general guideline of how such bets would be treated in case of comparable situations: A bet on "To win 1st Map" will remain valid if a match is listed as 3 instead of 5 Maps but an Over/Under bet on Total Maps in the Match would be settled as void in a similar scenario.

30. During specific events Barstool Sportsbook might decide, solely at its own discretion, to offer for betting purposes a reduced selection of participants which could include betting options such as "Any Other", "The Field", or similar. This option includes all unlisted participants except for the ones mentioned specifically as available. Barstool Sportsbook reserves the right to list/specify more participants at a later stage. Should these newly listed participants be the winning outcome, they will be considered as having been unlisted until the time they have actually been introduced to the list and settled accordingly.

31. Offers that make a specific reference to a participant's performance in a particular event/timeframe (e.g. Team X vs The Field or Winner without Team X) are to be considered void if the mentioned participants fail to play an active part at least once in a subsequent stage of the applicable event/timeframe after the bet has been placed and/or accepted.

32. Should a match start with a different number of players than that encompassed in the event regulations (E.g.: Either team starts a match with only 4 players instead of the scheduled 5 players), all bets will be determined as void. In case either team loses momentarily and/or permanently from the match any number of players, after the match has started with the stipulated number of participants as per the event regulation, bets will remain valid.

33. Bets on matches/events featuring participants which use a different/wrong nickname or using a so-called "smurf account" will stand, granted that it does not become reasonably obvious that the participant using that particular nickname is not the one intended. In such cases bets will be settled as void.

34. Bets on a team are to be considered valid regardless of the individuals used by said team as participants. Should the organizing association deem it permissible for a team to play with a stand-in participant or replacement player, all bets will stand granted that an official result is issued.

35. Any form of a qualification ahead of the main tournament (where applicable) is considered to be a valid part of that competition. Thus any participant who is eliminated at qualification stage will be considered losing to anyone that is pre-qualified or is successful in the qualification stage.

36. In the case of bets where there is reference to timeframes, they should be interpreted in the following way: "within the first 30 minutes" will include anything happening until 0 hours 29 minutes and 59 seconds; "between 10 to 20 minutes" will include anything happening from 10 minutes and 0 seconds until 19 minutes and 59 seconds.

37. Any bets referring to duration represent the actual time passed in the map/round/event, as applicable. For example, a bet on Over 30.5 minutes in a Map will be settled as Over once 30 minutes and a half in the specified map have passed.

38. Any reference to “Winner” and/or “Upper” bracket will remain valid regardless of whether Maps and/or any other advantages are awarded via the event rules to any participant.

39. Advantages awarded via event structure will be considered for settlement purposes, unless otherwise specified. Nonetheless, any reference to specific indexes of Maps, Games, etc as presented on site is always to be considered as relevant to the phase of the match being actually played. Example: in a best of 3 Maps match where Team A starts with a 1 Map advantage, any Map 1 related offers will actually refer to the outcomes emanating from the second Map of the match, ie. the first Map to be actually played.

2. Genre/Game-specific Rules

A. FPS

The following rules apply to any games which are categorized as being of an FPS (First Person Shooter) genre. These include, but are not limited to Call of Duty, CS:GO, Overwatch, Quake, Valorant and Rainbow Six. In cases where rules specific to any game which is also generally considered as forming part of the same genre are separately listed, these will complement, and supersede (if applicable), the genre-specific rules. Barstool Sportsbook reserves the right to apply the settlement rules of this genre to any games not listed above which are generally acknowledged as such.

1 Should overtime/extra Maps/extra rounds be required to decide the Match Outcome (or any part of it), and unless otherwise stated within the offer, the outcomes deriving from added play will be taken into account for settlement purposes.

This however does not apply to Correct Score offers.

2 For Match odds, Series Outcome, Total Maps and Map Handicaps, the first scheduled Map must start for bets to stand.

The exception is for any Maps awarded via the event rules to participants originating from the so-called “Winners” and/or “Upper” bracket.

In such cases, said Maps will be taken into consideration for settlement purposes.

3 For Total Maps, Map handicap, Correct Score, Duration, Map X, First X/First to X, Ace, Kills/Kill-streak and Player Kills, all parts of the map/scheduled maps must be completed for bets to stand.

Should an event be abandoned before natural completion, those bets on over/unders on Total Maps and on Match Handicaps will be normally settled if a result fulfilling those bets offers has been reached, otherwise they will be declared void.

4 For Correct Score, all regularly scheduled Maps must be completed for bets to stand.

5 For Duration, settlement of bets referring to duration will also include any time required to complete any Overtime/extra Maps needed to complete the match (or part thereof), to which the offer refers to.

Any Map awarded via the event rules to participants originating from the so-called “Winners” and/or “Upper” bracket will be considered as “0” (zero) minutes for settlement purposes.

6 For Map X, the listed Map must be completed for bets to stand.

7 For First X/First to X, the bet offer refers to which of the participants is the first to be credited as having accomplished/reached the listed amount of a predefined occurrence. Unless a drawn outcome (aka neither team) has been offered, should neither of the participants reach the listed amount, stakes will be refunded.

8 For Ace, the bet offer refers to whether a single participant is credited with having on its own killed the whole opposing team at any round in the match, or part thereof, as specified in the offer.

9 For Player Kills, bet offers linked to counters (E.g. Total Kills) and any other offers related to specific terminology will be decided according to the definition with which the official governing body issues said statistics. Unless backed by un-contradictory evidence, Barstool Sportsbook will not resolve any complaints which derive from a personal interpretation of such terms.

CS:GO/Valorant

10 For Round Handicap and Total Rounds in CS:GO, all scheduled Rounds must be completed for bets to stand.

Should the match be abandoned before its natural completion, (regardless of any eventual decision by the governing association), bets will be settled as void, unless the Over/Under or Round Handicap line upon which the bet has been placed, has already been surpassed at the time of the match abandonment.

In that case, bets will be settled according to the outcomes obtained prior to the match abandonment.

11 For CS:GO Total Rounds, Any Map awarded via the event rules to participants originating from the so-called “Winners” bracket will be considered as “0” (zero) rounds for settlement purposes.

12 For Round X offers in CS:GO, the listed round must be completed for bets to stand.

13 For CS:GO Kills offers, settlement will include any kills happening after a bomb explodes or is defused between rounds.

B. MOBA

The following rules apply to any games which are categorized as being of a MOBA (Multiplayer Online Battle Arena) genre. These include, but are not limited to DOTA 2, King of Glory, League of Legends, Wild Rift, Mobile Legends, Smite and Vainglory. In cases where rules specific to any game which is also generally considered as forming part of the same genre are separately listed, these will complement, and supersede (if applicable), the genre-specific rules. Barstool Sportsbook reserves the right to apply the settlement rules of this genre to any games not listed above which are generally acknowledged as such.

1 For Match odds, Series Outcome, Total Maps and Map Handicaps, the first scheduled Map must start for bets to stand.

The exception is for any Maps awarded via the event rules to participants originating from the so-called “Winners” and/or “Upper” bracket.

In such cases, said Maps will be taken into consideration for settlement purposes.

2 For Total Maps, Map handicap, Correct Score and Map X offers, all parts of the map/scheduled maps must be completed for bets to stand. Should an event be abandoned before natural completion, those bets on over/unders on Total Maps and on Match Handicaps will be normally settled if a result fulfilling those bets offers has been reached, otherwise they will be declared void.

3 For Duration, First X/First to X and Kills/Kill-streak offers, all parts of the match to which the offer refers to, must be completed for bets to stand, unless the outcome has already been determined before the interruption of play, and further continuation of play could not possibly produce a different outcome.

Any Map awarded via the event rules to participants originating from the so-called “Winners” bracket will be considered as “0” (zero) minutes for settlement purposes for Duration offers.

5 First X/First to X offers, refer to which of the participants is the first to be credited as having accomplished/reached the listed amount of a predefined occurrence.

Unless a drawn outcome (aka neither team) has been offered, should neither of the participants reach the listed amount, stakes will be refunded.

6 Kills/Kill-streak offers, all bets related to Kills and/or Kill-streak will only take into account kills inflicted by opposing participants, as applicable.

Kills inflicted by anything not controlled by the opposing participants will not count for settlement purposes.

7 Game occurrences, items and NPCs: For settlement purposes, the offers related to the following items, game occurrences and NPCs require all parts of the match to which the offer refers to, to be completed for bets to stand unless the outcome has already been determined before the interruption of play and further continuation of play could not possibly produce a different outcome.

- Objectives
- Reaching the level cap

All bets related to objectives refer only to the map-specific objectives. Winning the actual map will not be considered as an objective for settlement purposes.

Unless a drawn outcome (aka neither team) has been offered, should neither of the participants reach the listed amount, stakes will be refunded.

Barstool Sportsbook reserves the right to include alongside the above, other game occurrences, items and NPCs not listed above, provided they reasonably fit the same categories.

DOTA 2 + League of Legends (LoL)

8 For Rampage/Ultra-Kill, Ace, Assists and Buildings offers, all parts of the match to which the offer refers to, must be completed for bets to stand, unless the outcome has already been determined before the interruption of play, and further continuation of play could not possibly produce a different outcome.

9 All events related to Rampage/Ultra-Kill offers will only be considered as having happened should they be announced in the match.(or the part of it, to which the bet refers to) via the on-screen banner.

10 League of Legends Ace offers, refer to whether a single participant is credited with killing the last living champion of the opposing team.

11 For Total Maps offers, any Map awarded via the event rules to participants originating from the so-called “Winners” bracket will be considered as “0” (zero) assists for settlement purposes.

12 For Building offers in DOTA 2, the following are classified as “Buildings” in the game: Barracks, Shrines and Towers. “Denied” destruction of any of the aforementioned buildings will also be considered for settlement purposes.

For Building offers in League of Legends, the following are classified as “Buildings” in the game: Turrets and Inhibitors, and destruction of said buildings will always be considered as having been inflicted by the opponents.

13 For settlement purposes, the offers related to the following items, game occurrences and NPCs require all parts of the match to which the offer refers to, to be completed for bets to stand, unless the outcome has already been determined before the interruption of play and further continuation of play could not possibly produce a different outcome.

DOTA 2:

- *Aegis*
- *Buyback*
- *Courier*
- *Divine Rapier*
- *Mega-creeps*
- *Reaching the level cap*
- *Roshans*
- *Towers*
- *Barracks*

League of Legends:

- *Barons*
- *Dragons*
- *Reaching the level cap*
- *Rift Herald*
- *Turrets*
- *Inhibitors*

Barstool Sportsbook reserves the right to include alongside the above, other game occurrences, items and NPCs not listed above, provided they reasonably fit the same categories.

C. Fighting Games

The following rules apply to any games which are categorized as being of a fighting game genre. These include, but are not limited to Dragonball, Street Fighter, Super Smash Bros and Tekken. In cases where rules specific to any game which is also generally considered as forming part of the same genre are separately listed, these will complement, and supersede (if applicable), the genre-specific rules. Barstool Sportsbook reserves the right to apply the settlement rules of this genre to any games not listed above which are generally acknowledged as such.

1 For Match odds, Series Outcome, Total Games and Game Handicaps, the first scheduled game must start for bets to stand.

The exception is for any games awarded via the event rules to participants originating from the so-called “Winners” and/or “Upper” bracket.

In such cases, those games will be included for settlement purposes.

2 For Total Games, Games handicap, Correct Score and Game X/Round X, all parts of the scheduled games must be completed for bets to stand. Should an event be abandoned before natural completion, those bets on over/unders on Total Games and on Game Handicaps will be normally settled if a result fulfilling those bets offers has been reached, otherwise they will be declared void.

3 For Duration and Total Rounds, All parts of the match to which the offer refers to must be completed for bets to stand unless the outcome has already been determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.

Any Game/Rounds awarded via the event rules to participants originating from the so-called “Winners” bracket, will be considered as “0” (zero) rounds for settlement purposes.

4 For Total Rounds and Round Handicap, All scheduled Rounds must be completed for bets to stand. In case the match is abandoned before its natural completion and regardless of any eventual decision by the governing association, bets will be settled as void unless the Over/Under line upon which the bet has been placed has been surpassed already at the time of the match abandonment. Should that be the case, bets will be settled according to the outcomes obtained prior to the time of abandonment.

D. Battle Royale

The following rules apply to any games which are categorized as being of a Battle Royale genre. These include, but are not limited to PUBG and Fortnite. In cases where rules specific to any game which is also generally considered as forming part of the same genre are separately listed, these will complement, and supersede (if applicable), the genre-specific rules. Barstool Sportsbook reserves the right to apply the settlement rules of this genre to any games not listed above which are generally acknowledged as such.

1 For Match Winner settlement purposes, the last man/duo/squad standing will be considered the Match Winner.

In Series Outcome, the man/duo/squad who have accumulated most points during the series matches will be considered as the series winner.

Settlement will also include any extra Maps, 1 vs 1 and/or any additional play, should the governing association use a tiebreaker.

Should after any additional tiebreaker, the offer ends in a drawn outcome, with the draw not having been offered for betting, stakes will be refunded.

2 For Duration, Kills/Eliminations and First X/First to X, all parts of the match to which the offer refers to must be completed for bets to stand unless the outcome has already been determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.

For First X/First to X, the offer refers to which of the participants is the first to be credited as having accomplished/reached the listed amount of a predefined occurrence.

Unless a drawn outcome (aka neither team) has been offered, should neither of the participants reach the listed amount, stakes will be refunded.

3 For Kills and Eliminations, only kills/eliminations inflicted or controlled by opposing participants will count for bet settlement.

Kills/eliminations happening in the “red zone” will not count for settlement purposes, whilst kills inflicted by any vehicle, will be attributed to the participant who was using the said vehicle.

E. RTS

The following rules apply to any games which are categorized as being of a RTS (Real Time Strategy) genre. These include, but are not limited to Starcraft 2 and Warcraft. In cases where rules specific to any game which is also generally considered as forming part of the same genre are separately listed, these will complement, and supersede (if applicable), the genre-specific rules. Barstool Sportsbook reserves the right to apply the settlement rules of this genre to any games not listed above which are generally acknowledged as such.

1 For Match odds, Series Outcome, Total Maps and Map Handicaps, the first scheduled map must start for bets to stand.

The exception is for any maps awarded via the event rules to participants originating from the so-called “Winners” and/or “Upper” bracket.

In such cases, those maps will be included for settlement purposes.

2 Series Outcome refers to the aggregate result deriving from any combination of consecutive matches/series valid for the same round/stage played between the same participants within the same tournament.

3 Should any Map be replayed due to a stalemate, the result from the initial Map will be discarded and the result from the replayed Map will count for settlement purposes.

For Total Maps, any Map which is replayed due to a stalemate will count as 1 Map only.

4 For Total Maps and Maps Handicap, all scheduled Maps must be completed for bets to stand. If the match is abandoned before its natural completion and regardless of any eventual decision by the governing association, bets will be settled as void unless the Over/Under line upon which the bet has been placed has been surpassed already at the time of the match abandonment. In that case, bets will be settled according to the outcomes obtained prior to the time of the match abandonment.

5 For Correct Score, Duration and Map X, all parts of the match to which the offer refers to must be completed for bets to stand, unless the outcome has already been determined before the interruption of play, and further continuation of play could not possibly produce a different outcome.

For Duration, any Map awarded via the event rules to participants originating from the so-called “Winners” bracket will be considered as “0” (zero) minutes for settlement purposes.

For Map X, the listed Map must be completed for bets to stand.

6 First X/First to X refers to which of the participants is the first to be credited as having accomplished/reached the listed amount of a predefined occurrence.

Unless a drawn outcome (aka neither team) has been offered, should neither of the participants reach the listed amount, stakes will be refunded.

F. Card Games

The following rules apply to any games which are categorized as being of a card game genre. These include, but are not limited to Artifact, Hearthstone and Magic: The Gathering. In cases where rules specific to any game which is also generally considered as forming part of the same genre are separately listed, these will complement, and supersede (if applicable), the genre-specific rules. Barstool Sportsbook reserves the right to apply the settlement rules of this genre to any games not listed above which are generally acknowledged as such.

1 For Match Odds and Games Handicap, should any Game be replayed due to a draw, the result from the initial Game will be discarded and the result from the replayed Game will count for settlement purposes.

For Total Games, any game which is replayed due to a draw will count as 1 game only.

2 For Total Games and Games Handicap, the first scheduled Game must start for bets to stand, with the exception of any Games awarded via the event rules to participants originating from the so-called “Winners” bracket. In such cases, said Games will be taken into consideration for settlement purposes.

All scheduled Games must be completed for bets to stand. In case the match is abandoned before its natural completion and regardless of any eventual decision by the governing association, bets will be settled as void unless the Over/Under line upon which the bet has been placed has been surpassed already at the time of the match abandonment. Should that be the case, bets will be settled according to the outcomes obtained until the time of the match abandonment.

3 In Game X, the listed Game must be completed for bets to stand.

G. FIFA and Rocket League

FIFA:

1 For Match Odds, Total Goals and Game Handicap, results will be settled based on the outcomes achieved during Regular Time.

Unless otherwise stated within the offer, outcomes obtained during Extra Time will not be considered settlement purposes.

Should a game be drawn, with no odds having been offered on the draw, then stakes will be refunded.

2 For Team to go Through offers, should Extra Time be required, to decide the offer, (unless otherwise stated within the offer), the outcomes deriving from the added play will be included for settlement purposes.

3 For Correct Score offers, results will be settled based on the outcomes achieved during Regular Time. Unless otherwise stated within the offer, outcomes obtained during Extra Time will not be considered settlement purposes.

4 For Total Goal offers, all parts of the match to which the offer refers to must be completed for bets to stand unless the outcome has already been determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.

Rocket League:

1 For Match Odds, Series Outcome, Handicap, Correct Score and Total Goals, should Overtime be needed to decide the outcome of the match (or any part of it), and unless otherwise stated within the offer, the outcome deriving from the added play will be included for settlement purposes.

Should a game be drawn, with no odds having been offered on the draw, then stakes will be refunded.

2 For Total Goals and Handicap offers, all parts of the match to which the offer refers to must be completed for bets to stand unless the outcome has already been determined before the interruption of play and further continuation of play could not possibly produce a different outcome.

H. NBA 2K

1 For Match Odds and Team to go Through offers, should Overtime be needed to decide the outcome of the offer, and unless otherwise stated within the offer, the outcomes deriving from the added play will be taken into account for settlement purposes.

Should a game be drawn, with no odds having been offered on the draw, then stakes will be refunded.

2 For Total Points offers, results will be settled based on the total points scored by the listed participants during the applicable timeframe.

For settlement purposes, and unless otherwise specified, points scored during Overtime will be considered for settlement purposes of markets related to Full Time.

All parts of the match to which the offer refers to must be completed for bets to stand unless the outcome has already been determined before the interruption of play and further continuation of play could not possibly produce a different outcome.

3 For Handicap offers, results will be settled based on the outcome achieved once the listed handicap/spread is added/subtracted (as applicable) to the match/period/total score to which the bet refers to.

In those circumstances where the result after the adjustment of the handicap/spread line is exactly equal to the betting line, then all bets on this offer will be declared void.

For settlement purposes, and unless otherwise specified, points scored during Overtime will be considered for settlement purposes of markets related to Full Time.

All parts of the match to which the offer refers to must be completed for bets to stand.

4 For Partial, intervals, First/Next to X offers, Bets on specific timeframes/intervals (example: Quarter/Half X result, match result between minute X and minute Y or "Rest of the Match "odds), will consider only outcomes and occurrences accumulated during the specified timeframe/interval, as applicable. Settlement will not take into account any other occurrences tallied from other parts of the event/match outside the specified timeframe/interval, unless specified.

Bets on offers referring to a specific score in the match (example: Next team to score or Race to X points), refer to the participants scoring/reaching first the listed objective. Should the offer list a timeframe (or any other period restriction) settlement will not consider any occurrences from other parts of the event/match which are not related to the mentioned timeframe. Should the listed score not be reached/scored within the stipulated timeframe (if any) by neither of the participants, all bets will be declared void, unless a draw/tie outcome has been made offered for betting. All parts of the match to which the offer refers to must be completed for bets to stand unless the outcome has already been determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.

MGM Springfield **Sports Book House Rules**

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**MGM Springfield
Sports Book House Rules**

MANAGEMENT RULES

1. Any person under the age of 21 years shall not place wagers with or collect winning wagers from any licensed sports pool or operator.
2. Persons shall place a wager only on their own behalf and shall not wager for any other person.
3. Management will make every reasonable effort to resolve disputes. Any unresolved dispute arising as a result of wagers accepted by the Sport Book shall be resolved as set forth by rules or regulations promulgated by the Massachusetts Gaming Commission ("MGC").
4. Patrons wishing to register a complaint can use the following methods to contact MGMS or BetMGM: (a) any sports book ticket writer or supervisor; (b) sending a complaint to BetMGM's central complaint email: USCompliance-Complaints@Betmgm.com; or (c) using MGMS "contact us" link on its website. MGMS will respond to such complaints in writing within ten (10) business days. If the relief requested in the complaint will not be granted, MGMS's response to the complaint will state the reasons with specificity. If the response to a complaint is that more information is needed, MGMS will state the form and nature of the necessary information. When additional information is received, MGMS will provide further response within seven (7) business days. In its response, MGMS will advise the patron of the patron's right to submit the complaint to the Commission in the form and manner prescribed by the Commission. If MGMS is unable to satisfactorily resolve a dispute with a bettor within ten [10] days of notice of the dispute, MGMS will notify the Commission of the dispute.
5. A patron can contact the MGC directly to file a complaint by accessing <https://massgaming.com/contact/> and completing the requisite information. Patrons can also submit complaints by calling the Commission's Integrity Tip Line at 1 (844) 303-8477, sending an email to Fairdeal@massgaming.gov, or completing a paper form (found on <https://massgaming.com/regulations/fairdeal/>) and submitting it to a Gaming Agent at MGMS or mailing it to: Massachusetts Gaming Commission, 101 Federal Street, 12th Floor, Boston, MA, ATTN: Gaming Agents.

OBVIOUS ERRORS AND RESETTLEMENTS

Obvious Errors

MGM Springfield (MGMS) makes every effort to ensure that we do not make any errors in prices offered or wagers accepted. However, if as a result of mechanical, technical, or human error, MGMS offers, or a patron places, a wager in Obvious Error, MGMS may either (i) settle winning wagers at the "correct price," as reasonably determined by MGMS, or (ii) void any wagers placed in Obvious Error. Obvious Errors include, but are not limited to, the following:

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- Wagers offered or placed on events after the outcome is already known;
- Wagers offered or placed on markets where incorrect participants are listed;
- Wagers offered or placed on markets where participants are incorrectly designated or listed in the incorrect order (e.g., Home Team listed as Away);
- Wagers offered or placed at odds that are materially different from those available in the general betting market for a given event at the time the wager was placed;
- Wagers offered or placed at odds which reflect an incorrect score situation; or
- Wagers offered or placed at odds being clearly incorrect given the probability of the event occurring (or not occurring) at the time the wager was placed (exclusive of certain special offerings or “odds boosts” advertised as such).

MGMS may, at its own discretion, to declare a wager void, totally or partly, if any of the following circumstances have occurred:

- A wager has been offered, placed, and/or accepted containing an Obvious Error;
- A wager has been offered, placed, and/or accepted on an unapproved sporting event or team;
- A wager is placed and/or accepted while the sportsbook was encountering mechanical, technical, or systemic problems, which would not have been accepted but for that problem;
- A wager or result has been affected (directly or indirectly) by illegal activity; or
- A wager is placed and/or accepted on a market that is voided in its entirety (e.g., for an incomplete or abandoned event).

MGMS prohibits parlay wagers that include two or more outcomes that are, or could turn out to be, related (e.g., Team X to win 7-0 and Team X to win the game). MGMS takes all necessary steps to prevent acceptance of these prohibited parlay wagers. However, if such a parlay wager is placed, MGMS may, solely at its own discretion, to declare void some or all parts of the parlay wager that includes the related outcomes at odds that do not account for the related contingency. This provision does not apply to parlay wagers placed through Same Game Parlay or parlay wagers that are explicitly identified as special offerings.

Re-settlement

Markets are generally settled shortly after the end of the event in question. MGMS may settle (or partially-settle) some markets before the official result is declared purely as a customer service benefit. However, MGMS may amend the settlement of the market if:

- The official result is different than the result on which MGMS initially settled the market; or
- The whole market is eventually cancelled (e.g., for an incomplete or abandoned event).

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MGMS may reverse the settlement of a market if a market is settled in error. MGMS may take any necessary action, without prior notice and within reasonable limits, to adjust any inaccuracy in a customer's account due to a settlement error, including through the reversal, amendment, or cancellation, of any subsequent transaction.

MGMS may reverse the settlement of, and take necessary action to correct, a customer-initiated Cash Out of a wager that was affected by a technical, pricing, or settlement error at any time between the original placement of the wager and the Cash Out. That necessary action may include, but is not limited to, resettling the impacted wager at a value that would reflect the proper Cash Out value.

GENERAL SPORTS BOOK RULES

1. The MGMS may refuse any wager, and/or delete or limit selections, prior to the acceptance of any wager.
2. The MGMS will determine minimum and maximum wagers on all sports events. Any maximum payout will only be established through limiting the amount of a Sports Wager and will not be applied to reduce the amount paid to a patron as a result of a winning Sports Wager.
3. Wagers must be funded through cash or a voucher, either directly at the counter or by inserting cash or a voucher at a Sports Wagering Kiosk.
4. Please check your tickets for accuracy before leaving the betting window. Leaving the window with the ticket is deemed an acceptance of the wager by both parties.
 - a. Tickets will not be altered or voided prior to the start of an event except at the discretion of management and with the approval of both parties.
 - b. Once both parties accept a wager, tickets will not be altered or voided after an event officially begins.
 - c. Wagers may only be rescinded in accordance with rules or regulations promulgated by the MGC.
5. MGMS is not responsible for lost, stolen, altered or unreadable tickets. Lost or stolen ticket claims will be paid upon presentation of supporting information or documentation. In the absence of such documentation MGMS may wait at least one year after the conclusion of the event and/or racing meet to make its decision regarding payment.
6. Sports wagering tickets will be honored for one year after the date of the event excluding any time the sports wagering or gaming establishment has to be closed. Vouchers will be honored for one year after date of issuance. Winning tickets may be redeemed at the sports wagering counter, kiosk, or mailed in. Refer to reverse side of wagering ticket for mail-in redemption instructions. MGMS is not responsible for tickets not mailed pursuant to instructions on the

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reverse side of the ticket.

7. Identification information is required to be presented at certain thresholds of wagers and payouts in accordance with State and Federal regulations.
8. MGMS's patrons will be notified of odds or line changes in the following manner:
 - a. Posted odds will be changed automatically on the electronic reader boards.
 - b. Posted odds will be changed manually on all handwritten sports boards.
 - c. Posted changes will be updated in a timely fashion on the electronic reader boards or the handwritten sports boards.
 - d. Non-posted printed media will be updated on a weekly basis with the date of the latest issue.
9. MGMS may add, change or delete the payout ratio limits.
10. MGMS reserves the right to modify these house rules, subject to MGC approval.
11. MGMS will not accept the past posting of wagers, in such cases the wager may be refunded, or where the outcome of the event is already known, in all such cases the wager will be refunded.
12. MGMS only accepts wagers on currently posted terms unless otherwise noted for a specific circumstance.
13. Prohibited Persons. MGMS will not accept or pay out on any wager placed by:
 - a) A person that is under 21 years old;
 - b) MGMS, its directors, officers, owners and employees or any relative living in the same household;
 - c) An individual with proprietary or non-public information held by MGMS;
 - d) A professional or athlete, coach, referee, team owner, employee of a Sports Governing Body or its member teams and patron and referee union personnel, seeking to place Sports Wagers on events in the sport in which the individual participates, or in which the athlete the individual represents participates;
 - e) Persons placing Sports Wagers as agents or proxies for others;
 - f) Any individual prohibited from Sports Wagering pursuant to 205 CMR 250.00;
 - g) Any individual who is self-excluded from Sports Wagering pursuant to 205 CMR 233.00;
 - h) Any individual who is prohibited from or subject to limitations regarding Sports Wagering pursuant to 205 CMR 254.00 and 255.00;
 - i) Any individual Wagering while not in the authorized geographic boundaries within the Commonwealth;
 - j) Any restricted patron Wagering in violation of their restrictions established in 205

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CMR 238.32; Any individual Wagering in violation of state, local or federal law; or
k) Other prohibited persons as determined by the MGC;

14. MGMS prohibits wagers on any single sport or athletic event in which any Massachusetts collegiate team or individual competing through a Massachusetts collegiate program (a "prohibited collegiate participant") participates, unless the Massachusetts collegiate team is involved in a collegiate tournament. A prohibited sports event does not include the other games of a collegiate sport in which a Massachusetts collegiate team participates.
15. If a prohibited collegiate participant finishes as the winner of a futures market that does not involve a collegiate tournament, the second-place team in that market (or highest placing team that is not prohibited) will be considered the winner for purposes of settling the futures market (i.e. Boston College wins the ACC regular season title, the highest finishing team that is not a prohibited collegiate participant will be considered the winner).
16. Management will maintain a record of all point spreads, odds, final score and related betting proposition statistics and outcomes to protect both the patron and MGMS in case of obvious mechanical or human error.
17. Cancelled events that have either not started or have not met the minimum length for an event to be official, will result in straight wagers being cancelled. Parlays that involve a cancelled event will reduce to the next lower number of selections.
18. All future wagers are "action" as long as a winner is officially declared, unless otherwise posted or noted on printed media.
19. MGMS customers are encouraged to contact Guest Services for additional wagering information, questions, and complaints of any kind. MGMS will investigate any issue and provide a timely response.

MGMS will only offer those sporting events and wager categories submitted to and/or approved by the MGC.

SPORTS BOOK WAGERING RULES:

Minimum length of play

For wagering purposes, unless otherwise stipulated in individual sports wagering rules, games are official after:

1. BASEBALL (all) – five innings of play. If the home team is leading, the game is official after 4 ½ innings (this will include softball). Thereafter, if a game is called or suspended for more than 36 hours, the winner is determined by the score after

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the last full inning, unless the home team scores to tie or take the lead in the bottom half of the inning, in which case the winner is determined by the score at the time the game is called.

2. FOOTBALL (pro and college) – 55 minutes of play, unless an official result is declared by the official governing body before then.
3. BASKETBALL (NBA) – 43 minutes of play; (College and WNBA) – 35 minutes of play.
4. HOCKEY (all) – 55 minutes of play; (Non-US) – 60 minutes of play.
5. GOLF – the results are official for wagering purposes provided that at least one round has been completed by all players in the field and a winner is declared by the tournament's governing body.
6. MOTOR RACING – All wagers will be settled according to the unofficial results reported immediately after the conclusion of the race by the governing organization. Any changes to the finishing order that occurs based on appeals, penalties or scoring malfunctions after the race has concluded, will not be recognized.
7. SOCCER- the full 90 minutes of play plus injury time for 3-way, goal line, and totals.
8. BOXING and MIXED MARTIAL ARTS (all) – the bell (buzzer, etc.) is sounded signifying the start of the opening round, the bout is considered official for wagering purposes, regardless of the scheduled length. For a round to be considered complete, the fighters must answer the bell beginning the next round, except for the final scheduled round in which case, the final bell signifies the completion of the round and fight.
9. TENNIS – at least one set of the match must be completed.
10. ALL OTHER SPORTS – the conclusion of the scheduled length of play or scheduled time limit.

Other Sports Rules

Wagers and proposition bets are offered to patrons and settled throughout the duration of games and events. Patrons are advised to check the individual sports rules sections (below) for information on how wagers are settled, as Minimum Length of Play rules do not relate to all wagers offered to Patrons.

For events where all participants are not listed and there is not a Field option, all bets are action. If a customer wishes to request MGMS to offer lines on a new participant, then they can do so by requesting at the window. Where possible MGMS will do so within a reasonable timeframe.

Settlement Rules

MGMS settles markets in accordance with the official rules, statistics and results as declared by the league's governing body, unless specified otherwise in the specific sport's betting rules.

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Dead Heat Rule

A dead heat is when two or more selections tie for a given position. In racing events (Motor Racing or Athletics for example), it could be due to both competitors crossing the line at the exact same time and the judge is unable to separate them. In other events, such as Golf, a dead heat occurs when players have scored the exact same score and are therefore classified in a joint position such as joint second place.

In a dead heat for first place, the stake money on a winning selection is divided by the number of winners in a dead heat. The full odds are then paid to the divided stake with the remainder of the money being lost.

For example: Kurt Busch and Denny Hamlin have dead heated for first place in a NASCAR race. If you backed either of these drivers, you would be paid half of your stake (Sports Book pays out half the stake for both selections).

Therefore:

\$100 on Kurt Busch at +100 = Half Stake \$100 = \$50 at +100 = \$100 returns.

Or

\$100 on Denny Hamlin at +800 = Half stake \$100 = \$50 at +800 = \$450 returns.

Multi-selection Dead Heats

If there is a dead heat between multiple competitors, the following calculation applies:

The number of positions tied for, divided by the number of players tied in that position

For example:

- 1 Brooks Koepka
- T2 Tommy Fleetwood
- T2 Tiger Woods
- T4 Justin Rose
- T4 Jordan Spieth
- T4 Rickie Fowler
- T4 Dustin Johnson
- T4 Rory McIlroy

In this scenario there are two (2) players in a dead heat for second place, and five (5) players in a dead heat for fourth place. If you had picked a player to finish in the Top five, then those who finished tied for second place are both winners. Your full stake would then be paid out at full odds.

However, if you had picked any of the players who finished tied for fourth place then those wagers would be settled differently. There are five (5) players in a dead heat for two (2) positions (fourth and fifth) and therefore you would be paid at 2/5 (two-fifths) of the stake.

For example, if you had \$100 on Dustin Johnson Top 5 Finish at +200, your bet would be settled

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as follows:

- \$100 on Dustin Johnson = 5 players tied for 2 positions = 2/5 (two-fifths) stake
- 2/5 of \$100 = \$40 at +200 = \$120 returns

Live (In-Play) Wagering General Rules

If the outcome of a market cannot be verified officially, we reserve the right to delay the settlement until official confirmation.

If coverage must be abandoned and the match finished regularly, all markets will be settled according to the final result.

In the case of an incorrect settlement of markets, we reserve the right to correct them anytime.

If a match is not finished or played at all regularly, (for example: disqualification, interruption, withdrawal, changes in draws, etc.), all undecided markets are considered cancelled.

Postponed Matches:

For postponed and cancelled matches, the following rules apply unless otherwise stipulated in the individual sports wagering rules. All bets placed prior to the scheduled start time of a match will be cancelled if the match is cancelled or postponed to a different day (local time) than initially scheduled. All bets stand on any match that is delayed prior to the scheduled start time and takes place on the same day (local time). However, if a match that takes place within a fixed date tournament framework e.g. Olympic Games, Tennis Tournaments, European Championships Finals, World Cup Finals, etc., is postponed all bets will stand (does not apply to non-tennis qualifying matches taking place outside of the fixed date tournament framework).

AUSSIE RULES FOOTBALL RULES

Date/Site Changes

If a match is no longer playing at the venue advertised, all bets will stand unless the venue has been changed to the opponent's home ground, in which case all bets will be cancelled. All bets must take place on the scheduled calendar day (at venue) otherwise, all bets on the game will be cancelled.

Minimum Length of Play

If a match is abandoned before the end of normal time, all bets on the match are cancelled, except for those markets which have been unconditionally determined. If the duration of a match is changed by the governing body prior to the commencement of play, the revised game length will be regarded as the official regulation time for this match, and all bets will stand as long as this new regulation time is completed.

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Aussie Rules Football Wagers

All bets shall be settled on official AFL results only.

1. Match Betting
 - a. All bets shall be settled at the end of normal time, unless otherwise stated.
 - b. Regular season Home and Away matches are settled at 'Normal Time' with no extra time played.
 - c. In the event of a 'draw' where no draw option is offered, the Dead Heat Rule will apply and all wagers will be paid at half face value of the ticket.
 - d. For any AFL Finals matches or any other Competition which includes extra time, markets will be settled on the completion of extra time, unless the draw is offered in the market.
 - e. Where the draw option is offered, the bet is decided on the result at the end of normal time (i.e. extra time - an extension of normal time is not included.)
2. Spread and Total
 - a. Bets settled on outcome of the period the markets relate to. If the outcome is exactly equal to the betting line, then bets will be cancelled.
3. Winning Margin
 - a. For Margin betting, the draw option is always offered, although in other betting options where the draw option is not offered, the Dead Heat Rule applies.
4. Quarter/Half Markets
 - a. For bets placed on the specific quarters or halves, the entire period must be played.
 - b. If the entire period is not completed then bets on those markets will be cancelled, except for those markets which have been unconditionally determined.
5. 1st Goal Scorer (Game/1st Quarter only)
 - a. If the selected player is not in the starting 22 all wagers on that selection will be cancelled.
6. 1st Quarter 1st Goalscorer
 - a. If the selected player is not in the starting 22 all wagers on that selection will be cancelled. Additionally, should no goal be scored in the 1st quarter then bets will be cancelled.
7. Player to score most goals
 - a. Should the named player take no part in the game, bets on that selection will be cancelled.
8. Player with most disposals
 - a. Should the named player take no part in the game, bets on that selection will be cancelled.
9. Race to x Points
 - a. Winner being the team who reaches the specified points tally first.
 - b. Should neither team reach the total, and a 'Neither' option is not offered, then bets on that market will be cancelled
10. AFL Grand Final Winner

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- a. Team to win the post-season AFL playoffs. Should the game be cancelled then all bets will be cancelled.
- 11. AFL Regular Season Winner
 - a. Team to finish top of the standings at the end of the Regular Season.

BASEBALL RULES

Date/Site Changes

Regular season Baseball games must be played on the scheduled date/location (location is a geographical area or city, but not restricted to a specific arena or venue) to be considered action unless otherwise noted in the specific sports rules section or on printed media in the MGMS.

If a game has been suspended after the game has started, due to a weather delay or other deferral, and resumes within 36 hours after the original start time, all wagers will stand. If a suspended game resumes more than 36 hours after the original start time, and the requirements for Minimum Length of Play have not been satisfied, all wagers will be cancelled except for those that have been unconditionally determined prior to the game's suspension.

Baseball Post Season Rule

In the event of a playoff or postseason tournament game that is suspended after the game has started, all bets will stand through any case of suspension until the game is officially completed as per the relevant governing body. In the event of a date change prior to the event starting, all wagers will be cancelled.

Minimum Length of Play

For wagering purposes, unless otherwise stipulated in individual Baseball sports wager rules, wagers on baseball money lines are official after 5 innings of play. If the home team is leading, the game is official after 4 ½ innings (this will include softball). Thereafter, if a game is called or suspended for more than 36 hours, the winner is determined by the score after the last full inning, unless the home team scores to tie or take the lead in the bottom half of the inning, in which case the winner is determined by the score at the time the game is called.

For games scheduled to play a full 9 innings, game must go to 9 innings (8 ½ if the home team is ahead) to have action on run lines and totals. For games scheduled to play only 7 innings, game must go to 7 innings (6 ½ if the home team is ahead) to have action on run lines and totals.

In specified inning wagers, game must go to full specified innings to be official, unless the home team is leading the bottom half of specified inning prior to completion of specified innings(s). For money line, totals, and run lines, game must go the full specified innings.

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Pre-Match Baseball Wager Types

Patrons should be aware of the following wager types when placing wagers on baseball – action, one specified pitcher and listed pitchers. Patrons may choose either of these options when placing wagers on the money line. Wagers placed on run lines and totals require listed pitchers to start for action.

1. Action – this wager type puts team against team, regardless of the starting pitcher.
 - a. If either team's scheduled starting pitcher changes (and does not start the game) after a wager is placed, the wager will stand at the opening price of the adjusted line.
 - b. College and Softball wagers are action regardless of wager type.
2. One Specified Pitcher – A wager on or against one specified pitcher, regardless of the other starting pitcher.
 - a. Specified pitcher must start, or wager is deemed “no action” and wager is cancelled.
 - b. If the opposing pitcher does not start, the wager stands at the opening price of the adjusted line.
3. Listed Pitchers – A wager that specifies both starting pitchers. Any variation constitutes “no action” and wager is cancelled.
4. For wagering purposes, each team's Starting Pitcher is defined as the pitcher who throws the initial pitch in his respective half of the first inning. Any subsequent change in pitcher is irrelevant to any standing wager.

Baseball Wagers

Baseball wagers are accepted in the following manner:

1. Total Runs (Over/Under) – A wager on whether the total number of runs scored in a game is over or under a specified number.
 - a. Extra innings are counted in final score.
 - b. Wagers must meet the minimum length of play as specified above.
2. Run Line – A wager in which the bettor “takes” or “lays” a specified number of runs. The team wagered must “cover” the run line for the wager to be deemed a winner.
 - a. Extra innings are counted in final score.
 - b. Wagers must meet the minimum length of play as specified above.
3. Money Line – A wager in which the bettor “takes” or “lays” a specified price. The team wagered must only win the game for the wager to be deemed a winner.
 - a. Extra innings are counted in final score.
 - b. Money line wagers may be made as Action, One Specified Pitcher and Listed Pitchers subject to the rules above.
 - c. Wager must meet the minimum length of play as specified above.

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4. Team to score first - Settled on the first score of the game.
 - a. Bets stand even if game is not completed. Extra Innings count.
5. Team to score last - Settled on the last team to score.
 - a. Game must go 8 ½ innings for bets to stand in 9 inning games, or 6 ½ innings in 7 inning games for bets to stand.
6. Highest Scoring Inning - Bet on which inning will produce the most runs.
 - a. Dead heat rules apply.
 - b. Game must go 8 ½ innings for bets to stand in 9 inning games, or 6 ½ innings in 7 inning games for bets to stand. Ninth inning wagers do not include extra innings unless otherwise stated.
7. Innings
 - a. Wagers on any specified inning will be decided on the basis of runs scored in that specified inning only. All specified innings must be played to their completion (except for the 9th inning when applicable) or the wager will be cancelled. Once a specified inning is completed, that specified inning wager will stand regardless of the length of the remainder of the game. Ninth inning markets do not include extra innings unless otherwise stated.
8. Scoreless Inning
 - a. Scoreless Inning markets do not include extra innings.
9. First 1/3/5/7 Inning Markets
 - a. Specified number of innings must be completed for bets to stand.
10. Race to x runs
 - a. Winner being the team who reaches the specified points tally first.
 - b. Should neither team reach the total, and a 'Neither' option is not offered, then bets on that market will be cancelled.

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Live (In-Play) Baseball Rules

If a match is interrupted or cancelled and won't be continued on the same day, all undecided markets are considered cancelled.

Moneyline – Winner (Away, Home)

Game – Includes extra innings

H1 – Only runs scored in the first 5 innings are considered

Total – Total Runs scored by both teams (Over, Under)

Game – Includes extra innings

H1 – Only runs scored in the first 5 innings are considered

Inning – Only runs scored in the specific inning are considered

Point Spread – Winner With handicap in .5 increments (Away, Home)

Game – Include Overtime

H1 – Only runs scored in first five innings considered

Three Way – Outcome (Away, Home, Tied)

Reg – Which team will win the game, no extra innings considered

H1 – Which team will lead after 5 innings

Inning – Which team wins the specific inning

Win Rest

Which team will win the rest of the game, including overtime.

Away Total – Total runs scored by away team (Over, Under)

Game – Total runs scored in the game

H1 – Only runs scored in first five innings are considered

Home Total – Total runs scored by home team (Over, Under)

Game – Total runs scored in the game

H1 – Only runs scored in first five innings are considered

Win Margin – Predefined range of runs a team wins by (Away 3+, 2, 1; Home 3+, 2, 1)

Game – Includes overtime

Baseball Proposition Rules

Various unique wagers may be offered from time to time. When wagering proposition bets, the game must go 9 innings (8 ½ innings if the home team is ahead) to have action, or action has occurred as the outcome of the wager is already known. If a game is suspended after 9 innings (8 ½ innings if the home team is ahead), the final score is determined after the last full inning, unless the home team scores to tie or take the lead in the bottom half of the inning, in

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which case the score is determined by the score at the time the game is called. For the above, if a game is scheduled for only 7 innings, then game must go 7 innings (6 ½ if the home team is ahead).

All baseball propositions are considered action regardless of any pitching changes.

Baseball Player Propositions

Players in player proposition bets do not have to start but must play some part for Player propositions to have action. Wagers on specific player performance or match wagers will be deemed official once at least one of them have left the game, with both having taken some part in the game to that point, regardless of the conclusion of the game.

Baseball Result of Plate Appearance Propositions

Listed players must record at least one plate appearance for bets to stand (failing which, in each case, bets on this market will be cancelled). In the event that a player is substituted out of the game between plate appearances, bets on plate appearances that have already occurred will stand. However, bets on future plate appearance markets will be cancelled. For settlement purposes, a fielder's choice, catcher's interference hit by pitch will be settled as "other". A batter who reaches first base after a dropped third strike, will be settled as "strikeout". Should a batter be unable to complete a plate appearance due to injury, ejection or other reasons, then all bets will be cancelled. All markets are settled in accordance with official box score statistics declared by MLB as the governing body.

Baseball Regular Season Series Propositions

Regular season series propositions are offered for all 3, 4 or 5 Game Series with the outcome of all games played counting towards settlement. Series must go a minimum of 3 games for action regardless of games scheduled and/or cancelled. A called game will count towards a series wager if declared an official game by the league. All wagers are action regardless of Starting Pitchers or pitcher changes.

Baseball Playoff Series Propositions

For Playoff Series Winner propositions, the team that advances to the next round is deemed the winner. Wagers for all other markets are cancelled if the required minimum number of games (according to the respective governing organizations) are not completed, or the number of games changes.

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Baseball Grand Salami Propositions

Grand Salami proposition is determined by the total runs scored in all MLB games scheduled for that day. There are no listed pitchers, so all bets are action. Wager applies to all scheduled games and games must go 9 innings (8 ½ if home team is leading). If any game is cancelled or stopped before the completion of 8 ½ innings, all wagers on the Grand Salami will be cancelled. Grand Salami will not be offered when 7 inning games are scheduled.

Home Run Derby Markets

Calculation of total home runs for Home Run Derby wagers includes home runs achieved during swing-offs.

College World Series

Games must be played on scheduled date for action. All teams face double elimination. Teams listed second do not necessarily bat last.

Baseball Futures

Baseball season long futures are unique wagers that will be offered from time-to-time. For all season long and future propositions, all wagers stand regardless of team re-location, change to a team name, season length or play-off format unless stated otherwise in the market. For awards, the official decision made by the governing body on the day the award winner is announced will be final. Any subsequent changes at a later date will not count for betting purposes. For awards, the official decision made by the governing body on the day the award winner is announced will be final. Any subsequent changes at a later date will not count for betting purposes. For season long player totals, player's team must play in a minimum of 159 games for wagers to have action, except for those wagers that have been unconditionally determined.

Baseball Championship and Pennant Futures

If there is a change to the post-season structure, whereby a Championship Series is not possible, or called early, Pennant betting will be settled on the team that advances to the World Series from that league.

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Baseball Futures List

MLB Divisional Odds

Wager on which team will win an MLB division.

MLB Pennant Odds

Wager on which team will win the pennant in either the American League or National League of MLB.

MLB World Series Odds

Wager on which team will win the World Series.

MLB Cy Young Winner

Wager on which pitcher wins the Cy Young Award in either the American League or National League of MLB.

MLB MVP Winner

Wager on which player will win the MVP award in either the American League or National League of MLB.

MLB Regular Season Wins

Wager on the number of regular season wins by a listed team in MLB. A minimum of 159 games must be played for action, except for those wagers that have been unconditionally determined.

Head-to-Head Regular Season Wins

Wager on the number of regular seasons wins made by one team vs. another team. A minimum of 159 games must be played by each team for action, except for those wagers that have been unconditionally determined.

Most Home Runs Hit

Wager on which player hits the most home runs in the regular season.

Highest Season Long Batting Average

Wager on the highest season long batting average by a particular player as declared by MLB.

Most RBIs in Season

Wager on which player has the most Runs Batted In during the regular season.

Most Pitching Victories

Wager on which player is awarded the most wins during the regular season.

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Regular Season Team Total Wins O/U

Wager on the total regular season wins made by a team.

Regular Season Team Win Percentage

Wager on the percentage of wins by a team during the regular season.

Head-to-Head Regular Season Team Wins

Wager on the number of regular seasons wins made by one team vs. another team.

Regular Season Player Totals O/U

Wager on the number of regular season Total Home Runs, Runs, Hits, Stolen Bases, Strikeouts, Saves by a named player.

Regular Season Player Averages

Wager on the average number of regular season Total Home Runs, Runs, Hits, Stolen Bases, Strikeouts, Saves by a named player. To qualify for hitting propositions, a player must have at least 3.1 plate appearances per game.

Division of Winning Team

Wager on which division the winner originates from.

League of Winning Team

Wager on which league (American League or National League) the winner originates from.

State of Winning Team

Wager on which state the winner originates from.

Name The Finalists

Which two teams will meet in the Championship Series. Should no series take place, all bets are cancelled.

Exact Outcome

Which team will win, and who will they beat in the named series. Should no series take place, all bets are cancelled.

#1 Seed

Team to be the #1 seed in specified league (American League or National League) at the end of the regular season.

To Win/Lose 100+ Games

Wager on whether a named team will win or lose 100 or more regular season games.

Double Chance

Wager on whether either of the two named teams will be declared the winner for the

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named market.

MLB Division Finishing Position

Wager on the exact position a named team will finish within their division.

MLB Rookie of the Year Winner

Wager on which player will win the Rookie of the Year award in either the American League or National League of MLB.

Most Stolen Bases in Season

Wager on which player has the most Stolen Bases during the regular season.

Playoff Series Props:

Series Winner

Wager on which team will advance to the next round. Should no series take place, bets will be cancelled.

Series Correct Score

Wager on the exact score of games within the series. Should the series be shortened from its original length, then bets would be cancelled.

Total Games

Wager on how many games will take place in the series.

NCAA World Series Winner

Wager on which team will win the College World Series.

BASKETBALL RULES

Date/Site Changes

Regular season Basketball games must be played on the scheduled date/location (location is a geographical area or city, but not restricted to a specific arena or venue) to be considered action unless otherwise noted in the specific sports rules section or on printed media in the MGMS.

Minimum Length of Play

For wagering purposes, unless otherwise stipulated in individual Basketball sports wager rules, NBA basketball results are official after 43 minutes of play. NCAA and WNBA are official after 35 minutes of play.

Pre-Match Basketball Wagers

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Basketball wagers are accepted in the following manner:

1. Point Spread – A wager in which a bettor “takes” or “lays” a specified number of points. The team wagered must “cover” the point line for the wager to be deemed a winner.
 - a. Unless otherwise specified as “Regular Time” on the individual market, overtime periods are counted in the final score.
2. Money Line – A wager in which the bettor “takes” or “lays” a specified price. The team wagered must win the game for the wager to be deemed a winner.
 - a. Unless otherwise specified as “Regular Time” on the individual market, overtime periods are counted in the final score.
3. Total Points (over/under) – A wager on whether the total number of points scored in a game is over or under a specified number.
 - a. Unless otherwise specified as “Regular Time” on the individual market, overtime periods are counted in the final score.
4. First Half – Wagers on the first half will be decided by the score at the end of the first half.
 - a. If the first half is not played to completion, all first half wagers will be cancelled.
 - b. Once the first half has been completed, all wagers on the first half will stand regardless of the length of the remainder of the game.
5. Second Half (halftime) – Wagers on the second half will be decided based on points scored in the second half.
 - a. If the second half is not played to completion, all Second Half wagers will be cancelled.
 - b. Overtime periods are counted in the Second Half score and considered official regardless of the length or suspension of the overtime period.
6. Quarters – Wagers on any specified quarter will be decided based on points scored in that specified quarter only.
 - a. All specified quarters must be played to their completion or the wager will be cancelled.
 - b. Once a specified quarter is completed, that specified quarter wager will stand regardless of the length of the remainder of the game.
 - c. Fourth quarter wagers do not include overtime periods unless otherwise stated.
7. Scoreless Quarter
 - a. Scoreless Quarter markets do not include overtime.
8. Team to score first - Settled on the first score of the game.
 - a. Bets stand even if game is not completed.
 - b. Overtime counts.
9. Team to score last - Settled on the last team to score.
 - a. Game must be completed.
 - b. Overtime counts.

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10. Highest Scoring Quarter - Bet on which quarter will produce the most points.
 - a. Dead heat rules apply.
 - b. Game must be completed for bets to stand.
 - c. Fourth quarter wagers do not include overtime periods unless otherwise stated.
11. Race to x points - Winner being the team who reaches the specified points tally first.
 - a. Should neither team reach the total, and a 'Neither' option is not offered, then bets on that market will be cancelled.
12. First Field Goal/Assist/Rebound/Block/etc.
 - a. Wager on which player will score the first stated statistic in a basketball match. Wagers are cancelled on a player who does not take part in the match or who comes on as a substitute after the first stated statistic has been recorded. If a player not listed is deemed the winner, then all bets stand. Field goals scored in own basket do not count for first field goal scorer bets and are ignored for settlement purposes.
13. In the event of a wagering tie, the straight wager is considered "no action" and wager is cancelled. Parlays reduce to the next lowest amount of selections.

Basketball Propositions

Various unique wagers may be offered from time to time, called proposition bets. When wagering proposition bets, unless stated otherwise, overtime does count for settlement of wagers.

Basketball Player Propositions

Players do not have to start for action but must play for action. If a player does not take any part in a game, then wagers on that player proposition will be cancelled.

Basketball Futures

Basketball season long futures are unique wagers that will be offered from time to time. For all season long match wagers and division betting, all wagers stand regardless of team relocation, or a change to team name, season length or playoff format. Unless stated otherwise in the market, team(s) must play in all their scheduled regular season games for wagers to have action. If team(s) do not compete in all scheduled games, then wagers will be cancelled except for those wagers which have been unconditionally determined. For awards, the official decision made by the governing body on the day the award winner is announced will be final. Any subsequent changes at a later date will not count for betting purposes.

Basketball Division and Conference Futures

Division Winner markets will be settled on who finishes top of the relevant division after the

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conclusion of the Regular Season. If 2 or more teams have the same Regular Season win record, then ties will be broken using the governing body's official rules to determine an outright winner. If no tie option was made available for any match bet wager, wagers will be a push should the teams tie, and stakes refunded.

Conference Winner markets will be settled on team's performance in the playoffs. Regular season records do not count. If there is any change to the post-season structure, whereby a Conference Finals Series is not possible, or called early, Conference Winner will be settled on the team that advances to the NBA Finals from that Conference. NCAA Conference Tournament Winner will be determined by the team winning the Championship game regardless of any post-season suspension.

For Playoff Series Winner, the team that advances to the next round is deemed the winner. Wagers for all other markets (futures, propositions, total points over a season, etc.) are cancelled if the required minimum number of games (according to the respective governing organizations) are not completed, or the number of games changes.

Basketball Grand Salami Proposition

The Basketball Grand Salami will be decided by adding up all the scores for the games scheduled for that particular day. All games must be completed for action. Points scored in overtime are included.

NBA Draft

All markets will be settled in accordance with official information available on NBA.com.

Wagers on Over/Under draft position are settled based on when a team selects that player. Should a player go undrafted, Over/Under markets will be settled by assigning the next number after the last player drafted.

Round in which player is drafted wagers will be cancelled should a player go undrafted, unless 'undrafted' is an option offered in the betting market.

MGMS will cancel all wagers on a player who subsequently withdraws their eligibility for that year's draft. Should a player who is not listed in any market be the winning selection, all bets on that market stand. All markets involving listed players are offered with others available on request.

Wagers on which team will draft a player are settled on the team who officially draft that player as listed on NBA.com. Any previous or subsequent trades will not be taken into consideration for

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settlement.

International players are defined as any player who played for a non-US team in the previous season, and not by their country of birth. E.g. A US-national who played for Real Madrid in Spain will be deemed an International player.

NBA Draft Lottery

All markets will be settled in accordance with official information available on NBA.com.

Markets are settled on which team is assigned the relevant pick on the day of the Draft Lottery. Any subsequent trades or forfeiture of draft picks after the Lottery will not be taken into consideration for settlement.

Basketball Futures List

Division of Winning Team

Wager on which division the winner originates from.

Conference of Winning Team

Wager on which conference the winner originates from.

State of Winning Team

Wager on which state the winner originates from.

Name The Finalists

Which two teams will meet in the Championship Series. Should no series take place, all bets are cancelled.

Exact Outcome

Which team will win, and who will they beat in the named series. Should no series take place, all bets are cancelled.

Double Chance

Wager on whether either of the two named teams will be declared the winner for the named market.

Head-to-Head Regular Season Wins

Wager on the number of regular season wins made by two separate teams.

Regular Season Team Total Wins O/U

Wager on the number of regular season wins made by two separate teams.

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NBA Divisional Odds

Wager on which team will win the division.

NBA Division Finishing Position

Wager on the exact position a named team will finish within their division.

NBA Conference Odds

Wager on which team will the conference.

NBA Championship Odds

Wager on which team will win the Championship.

NBA Regular Season Award Winners (MVP, Rookie of the Year, Most Improved)

Wager on which player will win the MVP, Rookie of the Year, Most Improved titles.

NBA Regular Season Wins

Wager on how many regular seasons wins are achieved by a team.

NBA #1 Seed

Team to be the #1 seed at the end of the regular season.

NBA Regular Season Team Win Percentage

Wager on how many regular season wins are achieved by a team.

NBA Head to Head Regular Season Team Wins

Wager on the number of regular seasons wins made by one team vs. another team.

NBA Regular Season Player Totals O/U

Wager on the number of regular season Points, Rebounds, Assists, Steals, Blocks by a named player.

NBA Regular Season Player Averages

Wager on the average number of regular season Points, Rebounds, Assists, Steals, Blocks by a named player. To qualify a player must have played in 70% of their team's games.

NCAA Tourney Winner

Wager on which team wins the NCAA Tourney.

NCAA Tourney Regional Winner

Wager on which team wins the NCAA Tourney Region.

NCAA Conference Tourney Winner

Wager on which teams win the NCAA Conference.

NCAA Tournament Wins

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Wager on how many wins a team will have in the NCAA Tournament.

Head to Head Tournament Wins

Wager on which team will have more wins in the NCAA Tournament.

NCAA Conference Wins

Wager on how many wins a team will have in their NCAA Conference Tournament.

Basketball Wager Example

The following is the method of calculating straight wagers, determination of payment and buy point pricing.

1. Basketball point line and total wagers pay 10/11 (-110). Wager \$11 to win \$10; total return is \$21 unless otherwise specified.
2. Half points may be purchased at the sole discretion of management.
 - a. Each half point cost an additional 10 cents.
3. Money Lines indicate the line price. For example, -130 means 10/13. Wager \$13 to win \$10; total return is \$23. +120 means 12/10. Wager \$10 to win \$12; total return is \$22.
4. In the event of a wagering tie, the straight wager is considered "no action" and wager is cancelled. Parlays reduce to the next lowest amount of selections.

Live (In-Play) Basketball Rules

Markets do not consider overtime unless otherwise stated.

If a match is interrupted or postponed and is not continued within 48 hours after initial start date, betting will be cancelled.

Point Spread- Winner with Handicap in .5 increments (Home, Away)

Game – Includes overtime

Reg – Only points during regular time are considered

H1 – Only points scored during first quarter and second quarter are considered

Q1-Q4 – Only points scored in the specific quarter are considered

Total – game total (over, under)

Game – Total points scored by both teams, includes overtime

Reg – Only points during regular time are considered

H1 – Only points scored during first quarter and second quarter are considered

Q1-Q4 – Only points scored in the specific quarter are considered

Money Line – Winner (away, home)

Game – Includes overtime

H1 – Only points scored in the first half will be considered

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Q1-Q4 – Only points scored in the specific quarter are considered

Will be OT – Will there be Overtime (yes, no)

Will there be overtime in this game

Point Race- First team to score x pts in game (Home, away)

Including Overtime

Which team will score X points in the game first (for example: Current score is 20-19, then the home team reached 20 points first).

If a game ends before any team reaches X points, this market is considered cancelled.

Q1-Q4 – Only points scored in the specific quarter are considered

Nth Point – Which team score the Nth PT in game (Away, Home)

Including Overtime, which team will score the Nth point in the game (for example: Current score is 40-28, away team scores 3 points, meaning away team scored the 70th point.)

If a game ends before the Nth point is reached, this market is considered cancelled.

Odd Even – Final combined score will be (odd, even)

Game – Including Overtime

H1 – Only points scored during first half are considered

Q1-Q4 – Only points scored during specific quarter are considered

BOXING AND MIXED MARTIAL ARTS RULES

Date/Site Changes

For confirmed fights if a contest is postponed and rescheduled to take place within 48 hours of the original start time, all bets on that contest will stand. If the contest does not take place within 48 hours, all bets will be cancelled. If a rescheduled fight takes place in a country different from the original country, all bets will be cancelled. If a fight is rescheduled and takes place in a different venue but in the same country, all bets stand.

Minimum Length of Play

The bell (buzzer, etc.) sounding signifies the start of the opening round and the bout is considered official for betting purposes, regardless of the scheduled length, weight, classification, and/or championship sanction. For an individual round to be considered complete, the fighters must answer the bell beginning the next round, except for the final scheduled round in which case the final bell signifies the completion of the round and fight. If a fight has a change to the scheduled number of rounds all outright bets on the match will be action, however round by round bets will be cancelled.

Boxing and Mixed Martial Arts Rules

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Boxing and Mixed Martial Arts wagers are accepted in the following manner:

1. Results will be graded based on the official result at ringside as communicated by the official announcer. Any subsequent change to the official outcome of the fight for any reason will not be recognized for wagering purposes. If the official announcer does not declare a result at the end of the fight, the market will be settled on the result displayed on the applicable organization official site.
2. For wagering purposes, a wager on a fighter to win by "KO" wins if the selected fighter wins by Knock Out (KO), Technical Knock Out (TKO), or Disqualification (DQ).
3. If a fight is stopped due to an injury, disqualification, or any other stoppage by either the referee or doctor, then this will be considered a Technical Knock Out (TKO).
4. Any fight that is deemed 'No Contest' will have all wagers cancelled.
5. Fight Winner – A wager on which fighter will win the match.
 - a. If the wagering offer on a match includes the draw as a third option and the match ends in a draw, wagers on the draw will be paid, while wagers on both fighters will be lost. If the wagering offer includes only the two fighters, with the draw either not offered or offered as a separate proposition, and the match ends in a draw, wagers on either fighter will be refunded.
6. Will Go/Won't Go Round X - A wager on whether or not the match reaches this distance.
 - a. The halfway point of a round is at exactly one minute and thirty seconds into a three-minute round. For example, 9½ rounds would be one minute and thirty seconds of the 10th round. In case of a two-and-a-half-minute round, the halfway point is one minute and 15 seconds. In case of a five minute round, the halfway point is two minutes and 30 seconds.
 - b. For total wagers that list a full number of rounds, the fighter must answer the bell for the following round for the round to be deemed complete. For example, on 8 full rounds the fighter must answer the bell for the 9th round for the over to be paid. If the fighter completes the 8th round but fails to answer the bell for the 9th round the under will be the winner. This applies to all rounds except the final scheduled round for which the final bell will signify the completion of the round.
 - c. If a fight is stopped before the full number of rounds have been completed, or if a fighter is disqualified and a points decision awarded, bets will be settled in the round the fight was stopped
 - d. For Round betting, if a fight is stopped before the full number of rounds have been completed, or if a fighter is disqualified and a points decision awarded, bets will be settled in the round the fight was stopped.
7. Method of Victory - Wager on the exact outcome of the fight.
 - a. KO includes a referee intervention during strikes, doctor stoppage, or stoppage from a fighter's corner.
 - b. A submission includes a tap-out or verbal submission from one of the fighters, or referee stoppage due to technical submission.
 - c. If either fighter is disqualified, then a no contest is declared and all bets are cancelled.
8. Fight Outcomes

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- a. No Contest - In the event of a 'no contest' being declared, all bets will be made cancelled, with the exception of selections where the outcome has already been determined.
- 9. PFL Season Championship Winner
 - a. Winning markets will be settled depending on which fighter wins the PFL Championship for the specified division after the conclusion of that season's playoffs. No refunds will be given to any wagers placed on fighters that withdraw from the season due to injuries, suspensions, or for any other reason. Results will be graded on the basis of the official result at ringside as communicated by the official announcer in each respective championship fight. Any subsequent change to the official outcome of the fight for any reason will not be recognized for wagering purposes. If the official announcer does not declare a result at the end of the fight, the market will be settled on the result displayed on the applicable organization official site.

Boxing and Mixed Martial Arts Propositions

Various unique wagers may be offered from time to time, called proposition bets.

Boxing and Mixed Martial Arts Card Propositions

Only the main card and undercard fights will count. Early preliminaries will not be included. Wagers will stand on the number of bouts scheduled to be on the full card, which includes all main card and undercard fights. Wagers will stand so long as the exact number of bouts quoted in the market heading take place. If there are any withdrawals and subsequent replacements, wagers will stand. If a bout is cancelled without a replacement, changing the number of bouts taking place, then all wagers will be cancelled.

Boxing and Mixed Martial Arts Futures Propositions

Boxing and MMA futures are unique wagers that will be offered from time-to-time.

Wagering on which fighter will be a weight classes champion or league/competition champion (i.e. UFC champion) on a specific date will be determined using the governing body's official source. Interim champions do not count for settlement purposes. If the title is vacated on the designated date, then all wagers will be cancelled and stakes returned. All fighters will be deemed as action regardless if they competed in that weight division or not or were inactive due to injury, suspension, or for any other reason.

Boxing and Mixed Martial Arts Pick the Bout Propositions

For all "Pick the Round" propositions, if the length of the bout is changed from that posted or noted on printed media, all wagers are deemed "no action" and cancelled.

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Boxing and Mixed Martial Arts Draw Propositions

“Draw” proposition wagers: “Decision” means fight must go to the judge’s scorecard(s) to determine a winner; including technical decision.

Boxing and Mixed Martial Arts Decision Propositions

“Decision” proposition wagers: “Decision” means fight must go to the judge’s scorecard(s) to determine a winner; including technical decision.

BULL RIDING RULES

Date/Site Changes

Event must take place with 7 days of the advertised date in the listed city for bets to stand. Should the venue change, but remain in the same city, then all bets stand.

Minimum Length of Play

If an event does not conclude after the first round begins, all bets will be cancelled. Any rounds that had been determined will be settled as normal.

Bull Riding Wagers

1. Event Winner – Bets will be settled on the original classification by the governing body, regardless of any subsequent disqualifications or enquiries. If a competitor does take part in an event, then bets placed on that competitor or team will stand.
2. Round Winner – Bets relate to specific rounds only. All bets stand regardless of which bull is ridden. If a competitor does not take part in a round, then bets placed on that competitor or team are considered to be losing bets.
3. Head-to-Head Matchups – Should one or more competitors not take any part of the event, then bets on matchups will be deemed cancelled. Should a rider begin the event, but subsequently withdraw, or fail to finish, then the rider with highest aggregate points will be deemed the winner.

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CRICKET RULES

Date/Site Changes

If the match is no longer playing at the venue advertised, bets will still stand. This applies if the venue has not been changed to the opponent's ground (or in the case of international matches if the venue remains in the same country). Any bets on a game not played on the scheduled date will be cancelled unless there is an official reserve day(s) then bets will stand if played on that day(s).

Minimum Length of Play

All match betting will be settled in accordance with official competition rules. In matches affected by adverse weather, bets will be settled according to the official result. This includes matches affected by a mathematical calculation such as the Duckworth-Lewis method. If there is no official result, all bets will be cancelled.

Cricket Wagers

1. Match Betting: Who will win the match? – In the case of a tie, if the official competition rules do not determine a winner then Dead Heat Rules will apply. In competitions where a bowl off or super over determines a winner, bets will be settled on the official result. In First Class Matches, if the official result is a tie, bets will be settled as a dead heat between both teams. If the Draw was offered bets on the draw will be settled as losers. In County Championship Matches, if Draw was not offered, then wagers will be cancelled if the official result is a tie. If a match is abandoned due to external factors, then bets will be cancelled unless a winner is declared based on the official competition rules.
2. Match Betting: Double Chance – Will the match result be either of the three options given? A tie will be settled as a dead heat. All match betting will be settled in accordance with official competition rules. If there is no official result, all bets will be cancelled.
3. Match Betting: Draw No Bet – Who will win the match given that all bets will be cancelled if the match is a draw? A tie will be settled as a dead heat. All match betting will be settled in accordance with official competition rules. If there is no official result, all bets will be cancelled.

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4. Top Runscorer (Batsman) in an Inning(s) – Which batsman will score the most runs for the named team? The result of this market is determined on the batsman with the highest individual score in a team's innings. Bets will be cancelled if the specified player is not part of the squad. In Test or First Class Matches, Top Runscorer bets will be cancelled if fewer than 60 overs are bowled in the Innings due to external factors, including bad weather, unless the Innings has reached a natural conclusion. In One Day Internationals and other 50 Over limited overs matches, Top Runscorer bets will be cancelled if the scheduled number of overs for the innings is reduced by 25 or more overs after the bet was placed. In Twenty20 matches, Top Runscorer bets will be cancelled if the scheduled number of overs for the Innings is reduced by 10 or more overs after the bet was placed. In The Hundred matches, Top Runscorer bets will be cancelled if the scheduled number of overs for the innings is reduced by 50 or more balls. When two or more players score the same number of runs, in the innings dead-heat rules will apply. Runs scored in a super over do not count.

5. Top Wicket-Taker (Bowler) in an Inning(s) – Which bowler will take the most wickets for the named team? The result of this market is determined on the bowler with the highest individual number of wickets in an individual innings. In Test or First Class Matches, Top Wicket-Taker bets will be cancelled if fewer than 60 overs are bowled in the Innings due to external factors, including bad weather, unless the Innings has reached a natural conclusion. In One Day Internationals and other 50 Over limited overs matches, Top Wicket-Taker bets will be cancelled if the scheduled number of overs for the innings is reduced by 25 or more overs after the bet was placed. In Twenty20 matches, Top Wicket Taker bets will be cancelled if the scheduled number of overs for the Innings is reduced by 10 or more overs after the bet was placed. In The Hundred matches, Top Wicket-Taker bets will be cancelled if the scheduled number of overs for the innings is reduced by 50 or more balls. When two or more players take the same number of wickets, the innings dead-heat rules will apply. If no bowlers take a wicket in an innings, then all bets will be cancelled. Bets will be cancelled if the specified player is not part of the squad. If no bowlers take a wicket in an innings, then all bets will be cancelled. Wickets taken in a super over do not count.

6. Number of Runs/Wickets in A Session – Winning bets must predict the number of runs or wickets in a session. The first session is the period of play between the Start and Lunch. The second session is the period of play between Lunch and Tea. The final session is the period of play between Tea and Close of Play. In the event of less than 20 overs being bowled in a session, all bets will be cancelled. If both teams bat in a session, then bets will be settled on the combined total of runs or wickets.

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7. Innings Runs – How many runs will the batting team score in the current innings? In Test or First Class Matches Innings, runs bets will be cancelled if fewer than 60 overs are bowled due to external factors, including bad weather, unless the Innings has reached a natural conclusion. In One Day Internationals and other 50 over limited overs matches, Innings runs bets will be cancelled if the scheduled number of overs for the innings is reduced by 5 or more overs after the bet was placed unless settlement of the bet is already determined. In Twenty20 matches, Innings runs bets will be cancelled if the scheduled number of overs for the Innings is reduced by 3 or more overs after the bet was placed unless settlement of the bet is already determined. In The Hundred matches, Innings Runs bets will be cancelled if the scheduled number of overs for the innings is reduced by 3 or more 5-ball overs after the bet was placed, unless settlement of the bet is already determined. In T10 matches, Innings runs bets will be cancelled if the scheduled number of overs for the Innings is reduced by 1 or more overs after the bet was placed unless settlement of the bet is already determined.

8. Innings Fours – How many fours will the batting team hit in their current innings? In One Day Internationals and other 50 over limited overs matches, Innings Fours bets will be cancelled if the scheduled number of overs for the innings is reduced by 5 or more overs after the bet was placed unless settlement of the bet is already determined. In Twenty20 matches, Innings Fours bets will be cancelled if the scheduled number of overs for the Innings is reduced by 3 or more overs after the bet was placed unless settlement of the bet is already determined. In The Hundred matches, Innings Fours bets will be cancelled if the scheduled number of overs for the innings is reduced by 3 or more 5-ball overs after the bet was placed, unless settlement of the bet is already determined. Only fours scored from the bat (off any delivery - legal or not) will count towards the total fours. Overthrows, all run fours and extras do not count. Fours scored in a super over do not count. In T10 matches, Innings runs bets will be cancelled if the scheduled number of overs for the Innings is reduced by 1 or more overs after the bet was placed unless settlement of the bet is already determined.

9. Innings Sixes – How many sixes will the batting team hit in their current innings? In One Day Internationals and other 50 over limited overs matches, Innings Fours bets will be cancelled if the scheduled number of overs for the innings is reduced by 5 or more overs after the bet was placed unless settlement of the bet is already determined. In Twenty20 matches, Innings Fours bets will be cancelled if the scheduled number of overs for the Innings is reduced by 3 or more overs after the bet was placed unless settlement of the bet is already determined. In The Hundred matches, Innings Sixes bets will be cancelled if the scheduled number of overs for the innings is reduced by 3 or more 5-ball overs after the bet was placed, unless settlement of the bet is already determined. Only sixes scored from the bat (off any delivery - legal or not) will count towards the total sixes. Sixes scored in a super over do not count unless settlement of the bet has already been determined. Run Outs in a super over do not count. In T10 matches, Innings runs bets will be cancelled if the scheduled number of overs for the Innings is reduced by 1 or more overs after the bet was placed unless settlement of the bet is already determined.

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10. Team Innings Runs/Match Handicap – In the event of a reduced overs match, otherwise known as Duckworth-Lewis, all these markets will be cancelled.
11. Run Outs/Total 6's/Total 4's/ Total Wides/Total Stumpings/Total Ducks/Specials in A One Day or 20/20 Match – In the event of a reduced overs match, otherwise known as Duckworth-Lewis, all these markets will be cancelled, unless line made up prior to reduction in overs.
12. Run Outs/6's/4's/Wides /Stumpings/Ducks occurring in a super over do not count.
13. Batsman Runs – How many runs will the named batsman score? a.) If the batsman finishes the innings not out, as a result of a declaration, the team reaching the end of their allotted overs, or the team reaching their target; his score will be the final result. If a batsman does not bat, then bets will be cancelled. If a batsman is not in the starting 11, then bets will be cancelled. If a batsman retires hurt, but returns later, then the total runs scored by that batsman in the innings will count. If the batsman does not return later, then the final result will be as it stood when the batsman retired. In One Day Internationals and other 50 Over limited overs matches, Batsman runs bets will be cancelled if the scheduled number of overs for the innings is reduced by 5 or more overs after the bet was placed, unless settlement is already determined. In Twenty20 matches, Batsman runs bets will be cancelled if the scheduled number of overs for the Innings is reduced by 3 or more overs after the bet was placed unless settlement is already determined. Runs scored in a super over do not count. In The Hundred matches, Batsman Runs bets will be cancelled if the scheduled number of overs for the innings is reduced by 3 or more 5-ball overs after the bet was placed, unless settlement is already determined.
14. Batsman Fours – How many fours will the named batsman hit? If a batsman finishes the innings not out, as a result of a declaration, the team reaching the end of their allotted overs, or the team reaching their target; his number of fours will be the final result. If a batsman does not bat, then bets will be cancelled. If a batsman is not in the starting 11, then bets will be cancelled. If a batsman retires hurt, but returns later, the total fours hit by that batsman in the innings will count. If the batsman does not return later, then the final result will be as it stood when the batsman retired. In One Day Internationals and other 50 Over limited overs matches, Batsman Fours bets will be cancelled if the scheduled number of overs for the innings is reduced by 5 or more overs after the bet was placed, unless settlement is already determined. In Twenty20 matches, Batsman Fours bets will be cancelled if the scheduled number of overs for the Innings is reduced by 3 or more overs after the bet was placed, unless settlement is already determined. In The Hundred matches, Batsman Fours bets will be cancelled if the scheduled number of overs for the innings is reduced by three or more 5-ball overs after the bet was placed, unless settlement is already determined. Only fours scored from the bat (off any delivery - legal or not) will count towards the total fours. Fours scored in a super over do not count.
15. Batsman Sixes – How many sixes will the named batsman hit? If a batsman finishes the innings not out, as a result of a declaration, the team reaching the end of their allotted

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overs, or the team reaching their target; his number of sixes will be the final result. If a batsman does not bat, then bets will be cancelled. If a batsman is not in the starting 11, then bets will be cancelled. If a batsman retires hurt, but returns later, the total sixes hit by that batsman in the innings will count. If the batsman does not return later, then the final result will be as it stood when the batsman retired. In One Day Internationals and other 50 Over limited overs matches, Batsman Sixes bets will be cancelled if the scheduled number of overs for the innings is reduced by 5 or more overs after the bet was placed, unless settlement is already determined. In Twenty20 matches, Batsman Sixes bets will be cancelled if the scheduled number of overs for the Innings is reduced by 3 or more overs after the bet was placed, unless settlement is already determined. In The Hundred matches, Batsman Sixes bets will be cancelled if the scheduled number of overs for the innings is reduced by three or more 5-ball overs after the bet was placed, unless settlement of the bet is already determined. Only sixes scored from the bat (off any delivery - legal or not) will count towards the total. Sixes scored in a super over do not count.

16. Batsman Milestones – Will the named batsman reach the specified milestone? If the batsman finishes the innings not out, as a result of a declaration, the team reaching the end of their allotted overs, or the team reaching their target; his score will be the final result. If a batsman does not bat, then bets will be cancelled. If a batsman is not in the starting 11, then bets will be cancelled. If a batsman retires hurt, but returns later, the total runs scored by that batsman in the innings will count. If the batsman does not return later, then the final result will be as it stood when the batsman retired. In One Day Internationals and other 50 Over limited overs matches, Batsman Milestone bets will be cancelled if the scheduled number of overs for the innings is reduced by 5 or more overs after the bet was placed, unless settlement is already determined. In The Hundred matches, Batsman Milestone bets will be cancelled if the scheduled number of overs for the innings is reduced by three or more 5-ball overs after the bet was placed, unless settlement of the bet is already determined. Runs scored in a super over do not count.
17. Individual Bowler Wickets – Winning bets must predict the number of wickets taken by an individual bowler in an innings or match. Bets stand provided the bowler has bowled at least one ball. Bets are cancelled if the bowler does not bowl at any stage in the innings or match. Wickets taken in a super over do not count.
18. Batsman Matchbet – Which of the named players will score the most runs? In One Day Internationals and other 50 Over limited overs matches, Batsman Matchbets will be cancelled if the scheduled number of overs for the innings is reduced by 5 or more overs after the bet was placed, unless settlement of the bet is already determined. In Twenty20 matches Batsman, Matchbets will be cancelled if the scheduled number of overs for the Innings is reduced by 3 or more overs after the bet was placed, unless settlement of the bet is already determined. In The Hundred matches, Batsman Match Bets will be cancelled if the scheduled number of overs for the innings is reduced by three or more 5-ball overs after the bet was placed, unless settlement of the bet is already determined. Both players

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must be named in the starting eleven. If either does not then subsequently bat, all bets are still settled as normal. Runs scored in a super over do not count.

19. Bowler Matchbet – Which of the named players will take the most wickets? In One Day Internationals and other 50 Over limited overs matches, Bowler Matchbets will be cancelled if the scheduled number of overs for the innings is reduced by 5 or more overs after the bet was placed, unless settlement of bet is already determined. In Twenty20 matches, Bowler Matchbets will be cancelled if the scheduled number of overs for the Innings is reduced by 3 or more overs after the bet was placed, unless settlement of bet is already determined. In The Hundred matches, Bowler Match Bets will be cancelled if the scheduled number of overs for the innings is reduced by three or more 5-ball overs after the bet was placed, unless settlement of the bet is already determined. Both players must be named in the starting eleven. If either does not then subsequently bowl, all bets are still settled as normal. Wickets taken in a super over do not count.

20. All-Rounder Matchbet – Which of the named players will score the most points in the player performance scoring system? Points are scored as follows: 1 point per run, 20 points per wicket, 10 points per catch, 25 points per stumping. In One Day Internationals and other 50 Over limited overs matches, All Rounder Matchbets will be cancelled if the scheduled number of overs for the innings is reduced by 5 or more overs after the bet was placed, unless settlement of bet is already determined. In Twenty20 matches, All Rounder Matchbets will be cancelled if the scheduled number of overs for the Innings is reduced by 3 or more overs after the bet was placed, unless settlement of bet is already determined. In The Hundred matches, All Rounder Match Bets will be cancelled if the scheduled number of overs for the innings is reduced by three or more 5-ball overs after the bet was placed, unless settlement of the bet is already determined. Both players must be named in the starting eleven. If either player does not then subsequently bat or bowl, then all bets are still settled as normal. Points scored in a super over do not count.

21. Highest First Wicket Partnership – Which team will score the most runs before losing their first wicket? If the batting team reaches the end of their allotted overs, reaches their target or declares before the first wicket falls, the result will be the total amassed. For settlement purposes, a batsman retiring hurt does not count as a wicket. In limited overs matches, bets will be cancelled if the innings has been reduced due to external factors, including bad weather, unless settlement has already been determined. In One Day Internationals and other 50 over limited overs matches, 1st Wicket Partnership bets will be cancelled if the scheduled number of overs for the innings is reduced by 5 or more overs after the bet was placed. In Twenty20 matches 1st Wicket Partnership bets will be cancelled if the scheduled number of overs for the Innings is reduced by 3 or more overs after the bet was placed and the team is not All Out and has not reached a target to win the match. In The Hundred matches, 1st Wicket Partnership bets will be cancelled if the scheduled number of overs for the innings is reduced by 3 or more 5-ball overs after the bet was placed, and the team is not all out and has not reached a target to win the match. Bets will also be cancelled if one team faces less overs than the opposition, unless

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settlement of bet had already been determined before reduction of overs took place. In First Class matches, the market refers only to each team's first innings. Both teams must bat.

22. Most Sixes – Which team will hit the most sixes? In One Day Internationals and other 50 over limited overs matches, Most Sixes bets will be cancelled if the scheduled number of overs for the innings is reduced by 5 or more overs after the bet was placed. In Twenty20 matches, Most Sixes bets will be cancelled if the scheduled number of overs for the Innings is reduced by 3 or more overs after the bet was placed and the team is not All Out and has not reached a target to win the match. In The Hundred matches, Most Sixes bets will be cancelled if the scheduled number of overs for the Innings is reduced by 3 or more 5-ball overs after the bet was placed, and the team is not all out, and has not reached a target to win the match. Only sixes scored from the bat (off any delivery - legal or not) will count towards the total sixes. Sixes scored in a super over do not count. In the event of a tie, Dead heat rules will apply.
23. Most Extras – Which team will have the most extras added to their batting score? If Draw is not offered and teams finish with an equal score, then dead heat rules will apply. In First Class Matches that end in a draw, bets will be cancelled if fewer than 200 overs have been bowled, unless settlement of the bet has already been determined.
24. Highest First Over Runs – The first over must be completed for bets to stand unless settlement has already been determined. If during the first over the innings is ended due to external factors, including bad weather, then all bets will be cancelled, unless settlement has already been determined. Extras and penalty runs in the particular over count towards settlement.
25. Highest First Group of Overs – Which team will score the most runs after the specified number of overs of their innings? If the specified number of overs are not complete the bet will be cancelled, unless the team is all out, declares, reaches their target, or settlement of the bet has already been determined.
26. Total Match Sixes – How many sixes will be hit in the match? In One Day Internationals and other 50 over limited overs matches, Total Match Sixes bets will be cancelled if the scheduled number of overs for the innings is reduced by 5 or more overs after the bet was placed. In Twenty20 matches, Total Match Sixes bets will be cancelled if the scheduled number of overs for the Innings is reduced by 3 or more overs after the bet was placed and the team is not All Out and has not reached a target to win the match. In The Hundred matches, Total Match Sixes bets will be cancelled if the scheduled number of overs for the innings is reduced by 3 or more 5-ball overs after the bet was placed, and the team is not all out and has not reached a target to win the match. Only sixes scored from the bat (off any delivery - legal or not) will count towards the total sixes. Sixes scored in a super over do not count.
27. Man of the Match – Who will be named man of the match? Bets will be settled on the

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officially declared player or man of the match. Dead-heat rules apply. If no man of the match is officially declared, then all bets will be cancelled.

28. Boundary in Over – Will there be a boundary scored in the specified over? Only boundaries scored from the bat (off any delivery - legal or not) will count as a boundary. Overthrows, all run fours, and extras do not count as boundaries. The specified over must be completed for bets to stand unless settlement has already been determined. If an innings ends during an over then that over will be deemed to be complete unless the innings is ended due to external factors, including bad weather, in which case all bets will be cancelled, unless settlement has already been determined. If the over does not commence for any reason, then all bets will be cancelled. Extras and penalty runs in the particular over count towards settlement.
29. Runs in Groups of Overs – How many runs will be scored in the specified number of overs? If the specified number of overs are not complete the bet will be cancelled, unless the team is all out, declares, reaches their target, or settlement of the bet has already been determined.
30. Method of Dismissal – How will the named batsman be out? If the specified batsman is not out, then all bets will be cancelled. If the specified batsman retires hurt, and does not return to bat later, then all bets will be cancelled. If that batsman does return to bat later and is out, then bets will stand.
31. Fall of Next Wicket – How many runs will the batting team have scored when the next wicket falls? If the batting team reaches the end of their allotted overs, reaches their target or declares before the specified wicket falls, the result will be the total amassed. For settlement purposes, a batsman retiring hurt does not count as a wicket. In One Day Internationals and other 50 Over limited overs matches, Fall of Wicket bets will be cancelled if the scheduled number of overs for the innings is reduced by 5 or more overs after the bet was placed, unless settlement is already determined. In Twenty20 matches, Batsman Fall of Wicket bets will be cancelled if the scheduled number of overs for the Innings is reduced by 3 or more overs after the bet was placed, unless settlement is already determined. In The Hundred matches, batsman Fall of Wicket bets will be cancelled if the scheduled number of overs for the innings is reduced by three or more 5-ball overs after the bet was placed, unless settlement of the bet is already determined.
32. Runs in Over – How many runs will be scored in the specified over? The specified over must be completed for bets to stand unless settlement has already been determined. If an innings ends during an over then that over will be deemed to be complete unless the innings is ended due to external factors, including bad weather, in which case all bets will be cancelled, unless settlement has already been determined. If the over does not commence for any reason, all bets will be cancelled. Extras and penalty run in the over count towards settlement.
33. Wicket in Over – Will a wicket fall in the specified over? For settlement purposes, any

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wicket will count, including run outs. A batsman retiring hurt does not count as a wicket. If a batsman is timed out or retired out, then the wicket is deemed to have taken place on the previous ball. The specified over must be completed for bets to stand unless settlement has already been determined. If an innings ends during an over then that over will be deemed to be complete unless the innings is ended due to external factors, including bad weather, in which case all bets will be cancelled, unless settlement has already been determined. If the over does not commence for any reason, all bets will be cancelled. Extras and penalty run in the over count towards settlement.

34. Over Odd/Even – Will the number of runs scored in the specified over be odd or even? Zero will be deemed to be an even number. The specified over must be completed for bets to stand unless settlement has already been determined. If an innings ends during an over then that over will be deemed to be complete unless the innings is ended due to external factors, including bad weather, in which case all bets will be cancelled, unless settlement has already been determined. If the over does not commence for any reason, all bets will be cancelled. Extras and penalty run in the over count towards settlement.
35. Next Man Out – Which batsman will be the next to be dismissed? If either batsman retires hurt or the batsmen at the crease are different from those quoted, the bets placed on both batsmen will be cancelled. If no more wickets fall, all bets will be cancelled.
36. Method of Next Wicket Dismissal – How will the next batsman be out? The result will be determined by the dismissal method of the next wicket that falls. For settlement purposes, a batsman retiring hurt does not count as a wicket. If the specified wicket does not fall, all bets will be cancelled.
37. Series Betting – Prices are for the Series outright. Outright bets on a series will stand so long as at least one match has been completed. If there is a reduction in the number of matches in a series, either during or prior to its commencement, then bets on series result, top run-scorer and other markets not directly involving the series score will stand. If there is no further action after a bet has been placed, for example the series is abandoned, then all bets will be cancelled. Series Correct Score bets will be cancelled if the number of scheduled games are not played, unless the settlement of the bet is already determined.
38. Century in the Match – Will an individual player score a Century? In One Day Internationals and other 50 over limited overs matches, Century in the match bets will be cancelled if the scheduled number of overs for either innings is reduced by 5 or more overs after the bet was placed. In Twenty20 matches, Century in the match bets will be cancelled if the scheduled number of overs for either Innings is reduced by 3 or more overs after the bet was placed and the team is not All Out and has not reached a target to win the match. Runs scored in a super over do not count.
39. Player Wickets – Wickets taken by a player. In One Day Internationals and other 50 over limited overs matches, Player Wickets bets will be cancelled if the scheduled number of

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overs for the innings is reduced by 5 or more overs after the bet was placed. In Twenty20 matches, Player Wickets bets will be cancelled if the scheduled number of overs for the Innings is reduced by 3 or more overs after the bet was placed and the team is not All Out and has not reached a target to win the match. In The Hundred matches, Century in the Match bets will be cancelled if the scheduled number of overs for either innings is reduced by three or more 5-ball overs after the bet was placed, and the team is not all out and has not reached a target to win. Runs scored in a Super Over do not count.

40. Top Runscorer in a Series – Players with most runs scored in a series. Top series batsman bets will stand regardless of whether a player plays or not, unless otherwise stated. At least one test match must be completed for bets to stand. When two or more players score the same number of runs, dead-heat rules will apply.
41. Top Wicket-Taker in a Series – Player with most Wickets taken in series. Top series bowler bets will stand regardless of whether a player plays or not, unless otherwise stated. At least one test match must be completed for bets to stand. When two or more players take the same number of wickets, dead-heat rules will apply.

CYCLING RULES

Date/Site Changes

Cycling Tours must take place in the calendar year they are scheduled, or bets will be cancelled. Tour must take place in the same country(s), but not restricted to specific cities or venues. Individual events must take place on scheduled day, or bets will be cancelled. However, if an event in the Olympics or World Championships is postponed, then bets will stand so long as the event is rescheduled to take place before the closing ceremony.

Minimum Length of Play

All scheduled stages must take place otherwise bets will be deemed cancelled, except for those that had already been determined.

Cycling Wagers

1. Podium positions count
 - a. Official results (provided by the UCI) of all outright or individual stage bets will be settled as per the prize or podium presentation.
 - b. Subsequent alterations to results, for example after an appeal, relegation or disqualification will not count.
2. Race & Stage Winner
 - a. All outright winner or stage winner bets on an individual rider will be cancelled if that rider fails to start the competition or stage. However, bets will stand if the rider withdraws once the competition or stage has started.

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3. King of the Mountains, Green Jersey, Young Rider & other categories
 - a. Bets on these competitions will be settled as per the official final result on the last day of the tour.
 - b. Subsequent alterations to results, for example after an appeal, relegation or disqualification will not count.
4. Match Betting - Stage and General Classification
 - a. At least one of the riders or teams must complete the stage or race for match bets to stand. Furthermore, all of the riders or teams must start the stage or race for bets to stand.
 - b. If no riders finish the race or stage, then bets are cancelled.

FOOTBALL RULES

Date/Site Changes

Football games and any games/events not specifically listed must be held within one week of the originally scheduled date and at the scheduled venue when the bet was placed to be considered action unless otherwise noted or on printed media in the MGMS.

Minimum Length of Play

For wagering purposes, unless otherwise stipulated in individual Football sports wager rules, Pro and College Football results are official after 55 minutes of play, unless an official result is declared by the official governing body before then. MGMS does not recognize suspended games (after they have met the minimum time or length requirement specified in the specific sports rules), protests, or overturned decisions for wagering purposes.

Pre-Match Football Wager Rules

Football wagers are accepted in the following manner:

1. Point Spread – A wager in which a bettor “takes” or “lays” a specified number of points. The team wagered must “cover” the point line for the wager to be deemed a winner.
 - a. Overtime periods are counted in the final score.
2. Money Line – A wager in which the bettor “takes” or “lays” a specified price. The team wagered must win the game for the wager to be deemed a winner.
 - a. Overtime periods are counted in the final score.
3. Total Points (over/under) – A wager on whether the total number of points scored in a game is over or under a specified number.
 - a. Overtime periods are counted in the final score.
4. First Half – Wagers on the first half will be decided by the score at the end of the first half.

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- a. If the first half is not played to completion, all first half wagers will be cancelled.
 - b. Once the first half has been completed, all wagers on the first half will stand regardless of the length of the remainder of the game.
5. Second Half (post halftime) – Wagers on the second half will be decided based on points scored in the second half.
 - a. If the second half is not played to completion, all Second Half wagers will be cancelled.
 - b. Overtime periods are counted in the Second Half score and considered official regardless of the length or suspension of the overtime period.
6. Quarters – Wagers on any specified quarter will be decided based on points scored in that specified quarter only.
 - a. All specified quarters must be played to their completion or the wager will be cancelled.
 - b. Once a specified quarter is completed, that specified quarter wager will stand regardless of the length of the remainder of the game.
 - c. Fourth quarter wagers do not include overtime periods unless otherwise stated.
7. Scoreless Quarter
 - a. Scoreless Quarter markets do not include overtime.
8. Team to Score First– Settled on the first score of the game.
 - a. Bets stand even if game is not completed.
 - b. Overtime counts.
9. Team to score last - Settled on the last team to score.
 - a. Game must be completed.
 - b. Overtime counts.
10. Highest Scoring Quarter – A wager on which quarter will produce the most points.
 - a. Dead heat rules apply.
 - b. Game must be completed for bets to stand.
 - c. Fourth quarter wagers do not include overtime periods unless otherwise stated.
11. Race to x points - Winner being the team who reaches the specified points tally first.
 - a. Should neither team reach the total, and a 'Neither' option is not offered, then bets on that market will be cancelled.
12. Touchdown Scorers: These rules apply for First/Last/Anytime/Next/First Team Touchdown Scorer markets.
 - a. In the event of an abandoned game bets stand on scores that have taken place already, overtime counts for these markets.
 - b. The touchdown scorer is the player who scores a touchdown by advancing the ball into the opponent's end zone (i.e. not the passing player).
 - c. Bets are cancelled on players that do not play at least one snap. Touchdown scorers are offered with the option of others on request. If a player not listed is deemed the winner, all bets stand.
13. Halftime/Full-Time (excluding overtime) – Wagers settled on the result of the game at both halftime and full-time.

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14. Winning Margin – Wager on the number of points that a team will win by.
 - a. Overtime counts.
15. In the event of a wagering tie, the straight wager is considered “no action” and wager will be cancelled. Parlays reduce to the next lowest number of teams.

Football Proposition Rules

Various unique wagers may be offered from time to time, called proposition bets. When wagering proposition bets, unless stated otherwise, overtime does count for settlement of wagers.

Football Game Propositions

1. All time-based propositions will be settled as per the official scoring time listed on the official league source box scores. Scores exactly on the quoted time count as ‘Yes’ for settlement. For example, a score with exactly 02:00 on the clock will be settled as ‘Yes’ on the ‘Will there be a score in the final 2 minutes?’ proposition bet.
2. Any turnover proposition does not include a ‘Turnover on Downs’ and only includes Fumbles and Interceptions.
3. All penalty propositions are based upon accepted penalties only. Declined or offsetting penalties are not included for settlement purposes.
4. Coach challenge propositions only include a challenge initiated by the coach throwing a challenge flag. Proposition does not include booth reviews.
5. 4th Down Conversion propositions do not include 1st downs awarded by penalty.
6. Sacks propositions are settled as per the official league source. Includes 0.5 sacks awarded, however for propositions such as ‘Player to record a sack in the game’, the player must record at least one total sack (1.0) for ‘Yes’ to be settled the winner.

Football Player Propositions

For all player propositions, unless stated otherwise, the players must play at least one snap for bets to have action. Wagers will be cancelled where the player(s) are listed as inactive. An exception to this rule is for Quarterback proposition markets, as these require that the players in question must be starters for bets to have action. Passing yardage propositions are settled as per gross passing yards.

NFL Draft

All markets will be settled in accordance with official information available on nfl.com. A player’s positional assignment will be determined by nfl.com.

Wagers on Over/Under draft position are settled based on when a team selects that player. Should a player go undrafted, Over/Under markets will be settled by assigning the next number after the last player drafted.

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Round in which player is drafted wagers will be cancelled should a player go undrafted, unless 'undrafted' is an option offered in the betting market.

Wagers on any players who subsequently withdraw their eligibility for that year's draft will stand. Should a player who is not listed in any market be the winning selection, all bets on that market stand. All markets involving listed players are offered with others available on request.

Wagers on which team will draft a player are settled on the team who officially draft that player as listed on nfl.com. Any previous or subsequent trades will not be taken into consideration for settlement.

Mr. Irrelevant is the term associated with the last player drafted in the final round.

Football Futures

Football season long futures are unique wagers that will be offered from time-to-time. For all season-long match bets and division betting, all bets stand regardless of team relocation, or a change to a team name, season length or playoff format. Unless stated otherwise, Team(s) must play in all their scheduled regular season games for bets to have action. For awards, the official decision made by the governing body on the day the award winner is announced will be final. Any subsequent changes at a later date will not count for betting purposes.

The Sports Book will rely on official results and statistics from the official governing body to settle all future wagers. The Sports Book will count any forfeited match as a game played where an official result was declared as a completed game for purposes of all future wagers.

Football Division and Conference Futures

Division Winner markets will be settled on who finishes top of the relevant division after the conclusion of the Regular Season. If two or more teams have the same regular season win record, then ties will be broken using the governing organization's official rules to determine outright winner.

Conference Winner will be settled on team's performance in the playoffs. Regular season records do not count. If there is a change to the post-season structure, whereby a Conference Championship is not possible, or called early, Conference Winner will be settled on the team that advances to the Pro Football Championship from that Conference.

Football Player Futures

For all player vs. player match bets, both players must be active in Week 1 for bets to have action.

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Player Season Specials

Bet on season performances for named individual players – Total Passing Yards, Rushing Yards, Receiving Yards, Tackles, Sacks, Interceptions, Catches, Passer Rating etc. Player must be active Week 1 of the regular season for bets on their individual performances to stand, else bets are cancelled. Wagers are available on who will achieve the most for each statistic. Players are not required to be active Week 1 for these wagers to stand.

Football Futures List

Pro Football Divisional Odds

Wager on which team will win the division.

Pro Football Conference Odds

Wager on which team will win the conference.

Pro Football Championship Odds

Wager on which team will win the season-long championship.

Big Game MVP

Wager on which player will win the MVP in the game.

Pro Football Regular Season Wins

Wager on the number of regular season wins made by a team. Team must play all regular season games for the wager to have action.

College Football Championship

Wager on which team will win the championship.

College Football Conference

Wager on which team will win the Conference.

College Football Heisman Winner

Wager on which team will win the Heisman Trophy.

College Football Regular Season Wins

Wager on the number of regular season wins made by a team. Team must play all regular season games for the wager to have action.

Division of Winning Team

Wager on which division the winner originates from.

Conference of Winning Team

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Wager on which conference the winner originates from

State of Winning Team

Wager on which state the winner originates from

Name The Finalists

Which two teams will meet in the Championship Game. Should no game take place, all bets are cancelled.

Exact Outcome

Which team will win, and who will they beat in the championship game. Should no game take place, all bets are cancelled.

#1 Seed

Team to be the #1 seed at the end of the regular season. Team must play all regular season games for the wager to have action.

Pro Football Division Finishing Position

Wager on the exact position a named team will finish within their division. Team must play all regular season games for the wager to have action.

Pro Football Awards

Wager on which player will win the named Award – AP MVP, Offensive Rookie of the Year, Defensive Rookie of the Year, Offensive Player of the Year, Defensive Player of the Year, Comeback Player of the Year, Coach of the Year.

Pro Football Regular Season Wins

Wager on the number of regular season wins made by a team. Team must play all regular season games for the wager to have action.

Head-to-Head Regular Season Team Wins

Wager on the number of regular seasons wins made by one team vs. another team. Team must play all regular season games for the wager to have action.

Team Season Specials

Wager on team specific specials – total yards gained, total TDs scored, exact total wins, record after x games etc. Team must play all regular season games for the wager to have action.

Football Wager Example

The following is the method of calculating straight wagers and the determination of payment. Buying points for football may carry additional premiums for pricing:

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1. Football point line and total wagers pay 10/11 (-110). Wager \$11 to win \$10; total return is \$21 unless otherwise specified.
2. Half points may be purchased at the sole discretion of management.
 - a. Each half point costs 10 cents
 - b. Each half point on or off three or seven costs an additional 20 cents. For example, a half point purchased from -3 ½ -110 to -3 costs an extra 30 cents for the wager (-3 -140).
3. Money Lines indicate the line price. For example, -130 means 10/13. Wager \$13 to win \$10; total return is \$23. +120 means 12/10. Wager \$10 to win \$12; total return is \$22.
4. In the event of a wagering tie, a straight wager is considered “no action” and wager is refunded. Parlays reduce to the next lower number of teams, unless otherwise specified on parlay card.

Live (In-Play) Football Rules

In case of any delay (rain, darkness...), all markets remain unsettled and the trading will be continued as soon as the match continues.

Markets do not consider overtime unless otherwise stated.

In case of abandoned or postponed matches, all markets are considered cancelled unless the match continues in the same NFL weekly schedule (Thursday – Wednesday local stadium time).

Points Spread- Winner with Handicap in .5 increments (Away, Home)

Game – Includes overtime

Reg – Only points during regular time are considered

1st Half – Only points scored during first quarter and second quarter are considered

Q1-Q4 – Only points scored in the specific quarter are considered

Total – Game Total (Over, Under)

Game – Total points scored by both teams, includes overtime

Reg – Only points during regular time are considered

1st Half – Only points scored during first quarter and second quarter are considered

Q1-Q4 – Only points scored in the specific quarter are considered

Money Line- Winner (Away, Home)

Game – Includes overtime

Reg – Only points during regular time are considered

1st Half– Only points scored in the first half will be considered

Q1-Q4 – Only points scored in the specific quarter are considered

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Three Way- Outcome (Away, Home, Draw)

Reg – Which team will win the game, no overtime

1st Half – Which team wins the first half

Will be OT – Will there be overtime (Yes, No)

Will there be overtime in this game

Win Margin- Predefined Range of Points team wins by (XXXXXX)

Game – Includes overtime

Point Race- First Team to Score X PTS in Game (Away, Home)

Including Overtime

Which team will score X points in the game first (for example: Current score is 20-19, then the home team reached 20 points first).

If a game ends before any team reaches X points, this market is considered cancelled

Next to Score – Which Team will Score Next? (Home, Away, Neither)

Game – Including overtime

1st Half – Only points scored in first half will be considered

Next Score Kind– How will next point be scored (TD, FG, Safety, None)

Game – includes overtime

Odd Even- Final Combined Score will be (Odd, Even)

Game – Including Overtime

1st Half – Only points scored during first half are considered

FORMULA 1 RULES

Date/Site Changes

Markets will be settled according to official FIA results at the time of the podium presentation regardless of any changes to the times, format, and dates of practice, qualifying and/or race sessions if the associated race takes place within 72 hours of the scheduled date/time.

Minimum Length of Play

Unless otherwise stated, the result at the time of the podium presentation will be the outcome for all markets. All drivers that start the race are considered as runners for all markets.

Formula 1 Wagers

1. Championship Betting

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- a. Bets will stand on all drivers and constructors, whether they compete or not. Bets will be settled in accordance with the official result given by the FIA. Season match bets will be cancelled if either named team/driver fails to take any further part in the season following the bet being placed. Official FIA rankings will determine settlement where points totals are identical.
2. Driver Head-to-Head (H2H)
 - a. Race and Sprint: If at least one of the two drivers do not show up at the start, then all bets will be cancelled. If one or both drivers do not classify, then the driver who has completed more laps is the winner. If both drivers do not classify and have the same number of completed laps, then all bets will be cancelled. During or after the race until the time of the podium presentation disqualified drivers will be considered as 'not classified' with 0 laps. Drivers who do not start the race are understood to be classified as "DNS" in the official race result, then all bets will be cancelled.
 - b. Free Practice and Qualifying: If at least one of the two drivers either does not start his session and does not finish his individual session with an official lap time then all bets will be cancelled.
3. Fastest Qualifier
 - a. The driver achieving the fastest official qualifying time, in the specified qualifying session, is the winner. Any subsequent demotions do not count for settlement purposes. Official FIA placings count if times are identical. Position corrections after the winning ceremony do not affect the official FIA Qualifying results.
4. Team Head-to-Head (H2H)
 - a. Race and Sprint: Bets will be settled based on the team with the best classified car in the official FIA result. If neither team has cars classified, then the team with the car that completed the most laps is the winner. If neither team has cars classified, and the best cars in both teams have completed the same number of laps, then all bets will be cancelled. If at least one of the two teams start with less than two drivers, then all bets will be cancelled. Drivers who do not start the race are classified as "DNS" in the official race result, then all bets will be cancelled. During or after the race (and until the time of the podium presentation) disqualified drivers will be considered as 'not classified' with 0 laps.
 - b. Free Practice and Qualifying: If at least one driver does not start his session or does not finish his individual session with an official lap time, then all bets will be cancelled.
5. To Be Classified
 - a. The official FIA classification will be used when settling this market. Drivers who complete 90% of the number of laps completed by the race winner will be classified by FIA, and will be classified as winners in "to be classified" betting. Drivers who do not start the race are classified as "DNS" in the official race result, then all bets will be cancelled.
6. Number of Race Leaders
 - a. The driver who is in the car occupying the forward most grid position, normally pole position, at the start of the race counts as a race leader. After the race has

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started, any other driver who completes a lap in first place counts as a race leader.

7. Finish in The Points / On the Podium
 - a. Settlement is based on the result at the time of the podium presentation. Subsequent disqualifications and/or appeals will not affect bets.
8. Finishing Position
 - a. This does not include the qualifying stage. Bets on a driver's finishing position in a race will be settled according to the official classifications, or order of retirement if appropriate. If the named driver fails to start either the Warm-Up lap or the race, the principle "All Bets Stand" rule applies to all bets if not mentioned otherwise directly in bet heading.
9. Will there be a safety car?
 - a. This market will be settled on the appearance of the safety car on track at any point in the race. (The 'virtual safety car' will not count for settlement purposes). If it is used at any point in the race but the safety car does not make an appearance on track then this will be settled as no safety car appearance.
10. Crash Bet
 - a. A crash between two Formula 1 cars occurs only if at least one of the 2 drivers cannot finish the race because of the collision. "Not finished" means dropping out within the first round/lap measured from the scene of the crash between the two competitors. If both drivers can continue for more than one round/lap measured from the scene of the collision, this is not regarded as a crash.
11. How many cars will fail to complete first lap?
 - a. Only those drivers who start the race (even from the pit lane) will be counted. Drivers who do not start the race are classified as "DNS" in the official race results. During or after race disqualified drivers will not count for this bet.
12. Which driver will be the first to retire from the race?
 - a. For bets to be determined, the driver must start the race (even from the pit lane). If a driver does not start the race, all bets for this driver become cancelled. Drivers who do not start the race are classified as "DNS" in the official race results. During or after race disqualified drivers will not count for this bet.
13. Which constructor will be the first to retire in the race?
 - a. If a team fails to start the race with at least one driver, all bets for this team become cancelled. Drivers who do not start the race are classified as "DNS" in the official race results. Disqualified drivers will not count for this bet.
14. Will driver X record points in the race?
 - a. If a driver does not start the race, all bets for this driver become cancelled. Drivers who do not start the race are classified as "DNS" in the official race results. During or after race disqualified drivers will be resulted as "no points".
15. Will both drivers of team X record points in the race?
 - a. For bets to be determined, both drivers must start the race. Drivers who do not start the race are classified as "DNS" in the official race results. During or after race disqualified drivers will be resulted as "no points".
16. How many cars from team X will achieve a position in the end classification?
 - a. For bets to be determined, both cars must start the race. Cars that do not start

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the race are classified as "DNS" in the official race results or those that do not qualify for the race. Disqualified drivers will be considered as 'not classified'.

17. Fastest pit-stop in the race

- a. The time between entering and leaving the pit-stop lane will be considered the duration of the pit stop. If the pit stop lane is entered due to a penalty, this is not considered a pit stop. Normal Driving through pitlane (i.e., behind a Safety-Car or to absolve a time penalty) will not count for this bet. All 4 tires must be changed.

GOLF RULES

Date/Site Changes

In the event of a Golf tournament being postponed, rearranged or moved to a different course, all bets will stand unless otherwise noted in the specific sports rules section or on printed media in the MGMS.

Minimum Length of Play

In the event of a tournament being shortened or otherwise affected due to weather conditions, all bets other than those placed after the last completed round will stand provided at least 36 holes have been played and a trophy has been awarded. Those placed after the last completed round will be cancelled. This does not apply when a tournament is played over more than one course and in this instance all players must have played the same rotation, otherwise all bets will be cancelled.

Golf Wagers

Golf wagers are accepted in the following manner:

1. Match-ups – A wager on one or more specified golfer(s) versus one or more other specified golfer(s)
 - a. All golfers in the match-up must tee off to start the tournament and/or specified round for action.
 - b. The golfer with the best score according to the rule of the specific tournament wins the match-up (with equal rounds and/or holes played).
 - c. If one golfer continues play after his opponent has missed the cut (MC), withdrawn (WD), or been disqualified (DQ), the golfer who continues play wins the match-up.
2. Propositions – Various unique wagers may be offered from time to time. Rules for these types of wagers can found on printed media in the MGMS.
3. Hole Winner Markets - Winning wagers must predict which of the quoted players will win the hole.
 - a. In 3-way player markets, dead heat rules apply.
 - b. In 2-way player markets, the tie will also be offered, and this will win if they both

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- score the same score on the hole.
- c. If a player withdraws on a hole, the other player(s) will be deemed the winner regardless of their score on the hole but provided they complete the hole
 4. Make/Miss the cut
 - a. Wagers will be cancelled for any player who does not start the tournament.
 - b. If a player withdraws at any stage after starting the tournament, bets will be settled as losers.
 5. Match play - Winning Wagers must predict the winner of a match play match.
 - a. In team events, final day singles will be settled on the official result.
 - b. In a match play tournament, the winner will be the player progressing to the next round or becoming the tournament winner.
 6. Match play Winning Margin - Winning wagers must predict the winning margin in the relevant match play event.
 - a. The official result counts for settlement purposes.
 7. Mythical 2/3 Balls - The winner will be the player who shoots the lowest score in the specified round.
 - a. If all players do not start the round, bets will be cancelled.
 - b. If a player withdraws or is disqualified during the specified round, the other player will be deemed the winner.
 - c. If all players withdraw or are disqualified during the specified round, then bets will be cancelled.
 8. Player Hole Scores - Winning wagers must predict the number of shots it takes for a player to complete a specified hole.
 - a. If a player fails to complete a hole for whatever reason, bets will stand provided that the hole is completed on a subsequent day.
 - b. Prices are for a player to achieve a certain score such as Birdie, Bogey, Albatross, Eagle etc. on a particular hole, e.g. First Hole bets will be settled on the score of the first hole of the course (flag number 1). For example, if Tiger Woods teed off on Hole 10 to start his round the bet would not be settled on Tiger Woods first hole played it would be when Tiger Woods finishes playing the first hole on the course (flag number 1).
 - c. If there is no opportunity to complete the hole, all bets will be cancelled.
 - d. If a player withdraws whilst playing the specified hole, all bets will be cancelled.
 9. Round Leader Markets
 - a. Wagers will be settled after the specific round has been completed.
 - b. Dead heat rules apply.
 10. Tournament Prices - Winning wagers must predict the winner of the tournament.
 - a. If a playoff is required to determine the tournament winner, the winner of the playoff will be deemed the tournament winner.
 - b. In the event of a shared win, the operator may settle as they see fit based on all available evidence.
 - c. Dead heat rules apply for all placings in a tournament.
 11. Tournament Group Betting - Winning wagers must select the player who achieves the highest tournament placing from a selected group.

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- a. In the event of any player in the group not teeing off, bets will be cancelled.
 - b. 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.
12. Tournament Match Bets - Winning wager must select the player with the lowest score at the end of the tournament, provided that 36 holes have been played in a 72-hole tournament.
- a. If both players finish on the same score, 'Tie' is the winner, regardless of whether the two players involved subsequently contest a playoff.
 - b. Both players in a match bet must tee off for bets to stand.
 - c. In a tournament played on a combination of courses, all bets will be cancelled if the players do not complete the same itinerary of courses.
 - d. If one player misses the cut, the other player will be deemed to be the winner.
 - e. Where both miss the cut, the player with the lowest score after the cut has been made is deemed the winner.
 - f. If one player is disqualified or withdraws before the cut is made or after both players have made the cut, the other player will be deemed the winner (even if the other player does not make the cut).
 - g. If a player is disqualified or withdraws in the rounds after the cut, when his/her opponent has already missed the cut, the disqualified player will be deemed the winner.
 - h. If both players withdraw or are disqualified before the cut, all bets are cancelled. The same applies if this happens to them both after they have made the cut.
13. To hit the fairway
- a. This market is settled on the finishing position of the golf ball after the tee shot.
 - b. Official sources will be used for settlement. If no official result can be determined via these sources or TV pictures, bets will be cancelled.
14. To Finish Last - Winning wager will predict who will finish last in the tournament.
- a. Any bets placed on players who withdraw before all scheduled holes are completed will be settled as losing bets.
 - b. If there is a tie for last place, dead heat rules will apply.
15. Top 5/10/20
- a. Wagers will be cancelled on any player that does not start a tournament.
 - b. If a player starts and then withdraws for any reason, bets will be losers.
16. Top Nationality Markets
- a. All bets stand if a player not listed is deemed the winner. Player(s) may be added as selection(s) at any time. All bets are cancelled if less than three participants of the applicable Nationality participate in the event.
17. Yearly Order of Merit/Official Money List Winner - Winning wagers must predict the winner of the Order of Merit/Official Money List at the end of the season.
- a. Settlement is determined following the last counting tournament and will not be

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affected by any subsequent enquiries or alterations.

18. 18-Hole/36-Hole Match Bets - Winning bets must predict the player with the lowest score over 18/36 holes.
 - a. If both players finish on the same score, 'Tie' will be the winner, regardless of whether the two players involved subsequently contest a playoff.
 - b. Both players in a match bet must tee-off for bets to stand.
19. 2-Ball/3-Ball Betting - Winning bets must select the player with the lowest score over the specified number of holes.
 - a. In the event of any player not teeing off, all bets will be cancelled.
 - b. Once a player has teed off, all bets will stand regardless of whether they subsequently withdraw or are disqualified from the tournament.
 - c. If a price is offered for the 'Tie' in 2-ball betting, a tied score will result in 'Tie' being declared the winner.
 - d. If a price is not offered for the 'Tie', all bets will be cancelled.
 - e. Bets will normally be offered based on player pairings or groups in the tournament.
 - f. In the event of a 2 or 3 ball being rearranged, bets will be settled on the original pairings. Dead heat rules apply to all 3-ball betting.
20. Bogey Free Round
 - a. Bets will be losers if the player scores a bogey or worse on any hole.

Golf Futures

MGMS will cancel and refund any future wager on a specific player if that player withdraws before the start of the event. Once a player tees off on the first hole all future wagers on that specific player will stand.

HOCKEY RULES

Date/Site Changes

Regular season Hockey games must be played on the scheduled date/location (location is a geographical area or city, but not restricted to a specific arena or venue) to be considered action unless otherwise noted in the specific sports rules section or on printed media in the MGMS.

Minimum Length of Play

For wagering purposes, unless otherwise stipulated in individual Hockey sports wager rules, results are official after 55 minutes of play for US Pro Hockey and 60 minutes of play for Non-US Hockey.

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Pre-Match Hockey Wagers

Hockey wagers are accepted in the following manner:

1. Puck Line – A wager in which a bettor “takes” or “lays” a specified number of goals. The team wagered must “cover” the goal line for the wager to be deemed a winner.
 - a. Unless otherwise specified as “Regular Time” on the individual market, overtime periods are counted in the final score.
 - b. In the event of a shootout, the winner of the shootout will have one (1) goal added to its score and one goal will be added to the game total, regardless of the number of shootout goals scored.
2. Money Line – A wager in which the bettor “takes” or “lays” a specified price. The team wagered must only win the game for the wager to be deemed a winner.
 - a. Unless otherwise specified as “Regular Time” on the individual market, overtime periods are counted in the final score.
 - b. In the event of a shootout, the winner of the shootout will have one (1) goal added to its score and one goal will be added to the game total, regardless of the number of shootout goals scored.
3. Total Goals (over/under) – A wager on whether the total number of goals scored in a game is over or under a specified number.
 - a. Unless otherwise specified as “Regular Time” on the individual market, overtime periods are counted in the final score.
 - b. In the event of a shootout, the winner of the shootout will have one (1) goal added to its score and one goal will be added to the game total, regardless of the number of shootout goals scored.
4. Periods – Wagers on any specified period will be decided based on goals scored during the specified period only. This wager may be a point spread and/or a money line.
 - a. All specified periods must be played to their completion or the wager will be cancelled.
 - b. Once a specified period is completed, that specified period wager will stand regardless of the length of the remainder of the game.
 - c. Third Period wagers do not include overtime periods.
5. Scoreless Period
 - a. Scoreless Period markets do not include overtime.
6. Team to score first
 - a. Settled on the first score of the game.
 - b. Bets stand even if game is not completed.
 - c. Overtime counts.
7. Team to score last
 - a. Game must be completed.
 - b. Overtime counts.

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8. Highest Scoring Period - A wager on which period will produce the most goals.
 - a. Dead heat rules apply.
 - b. Game must be completed for bets to stand.
 - c. Third period wagers do not include overtime periods unless otherwise stated.
9. Race to x goals - Winner being the team who reaches the specified goals tally first.
 - a. Should neither team reach the total, and a 'Neither' option is not offered, then bets on that market will be cancelled.

Hockey Propositions

Various unique wagers may be offered from time to time, called proposition bets. When wagering proposition bets, unless stated otherwise, overtime does count for settlement of wagers.

Hockey Player Propositions

Players do not have to start for action but must play for action. If a player does not take any part in a game, then wagers on that player proposition will be refunded. Player proposition wagers do include overtime, but not shootouts unless otherwise specified.

Hockey Futures

Hockey season long futures are unique wagers that will be offered from time-to-time. For all season long match wagers and division betting, all wagers stand regardless of team relocation, or a change to team name, season length or playoff format. Unless stated otherwise in the market, team(s) must play in all their scheduled regular season games as determined by the league's governing body at the start of the season for wagers to have action. If team(s) do not compete in all scheduled games then wagers will be cancelled, except for those wagers which have been unconditionally determined. For awards, the official decision made by the governing body on the day the award winner is announced will be final. Any subsequent changes at a later date will not count for betting purposes.

Hockey Division and Conference Futures

Division Winner markets will be settled on who finishes top of the relevant division after the conclusion of the Regular Season. If two or more teams have the same Regular Season win record, then ties will be broken using the governing body's official rules to determine an outright winner.

Conference Winner markets will be settled on team's performance in the playoffs. Regular season records do not count. If there is any change to the post-season structure, whereby a Conference Finals Series is not possible, or called early, Conference Winner will be settled on the team that

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Sports Book House Rules**

advances to the NHL Finals from that Conference. For Playoff Series Winner, the team that advances to the next round is deemed the winner. Wagers for all other markets (futures, propositions, total points over a season, etc.) are cancelled if the required minimum number of games (according to the respective governing organizations) are not completed, or the number of games changes.

Hockey Grand Salami Proposition

The 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.

Hockey Futures List

Division of Winning Team

Wager on which division the winner originates from.

Conference of Winning Team

Wager on which conference the winner originates from.

State of Winning Team

Wager on which state the winner originates from.

Country of Winning Team

Wager on which country the winner originates from.

Name The Finalists

Which two teams will meet in the Championship Series. Should no series take place, all bets are cancelled.

Exact Outcome

Which team will win, and who will they beat in the named series. Should no series take place, all bets are cancelled.

#1 Seed

Team to be the #1 seed at the end of the regular season.

Double Chance

Wager on whether either of the two named teams will be declared the winner for the named market.

NHL Division Finishing Position

Wager on the exact position a named team will finish within their division.

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Worst Regular Season Record

Team to finish in last place per NHL.com standings, includes all tie breakers.

Live (In-Play) Hockey Rules

All markets (except period, overtime and penalty shootout markets) are considered for regular time only, unless it is mentioned in the market.

If a match is interrupted and continued within 48 hours after initial start, all open bets will be settled with the final result. Otherwise, all undecided bets are considered cancelled.

If a match is interrupted or postponed and is not continued within 48 hours after initial start date, betting will be cancelled.

Money Line- Winner (Away, Home)

Game – Includes overtime

Reg – Regulation only; If match ends in a draw after regulation, all bets are considered cancelled

P1-P3 – Only Goals scored in the specific period are considered

Pen – Which team will win penalty shootout; Only goals during penalty shootout are considered

Total- Total Goals scored by Both Teams (Under, Over)

Game – Includes overtime

Reg – Only goals scored in regulation are considered

P1-P3 – Only goals scored in the specific period are considered

Points Spread- Winner with Handicap in .5 Increments (Away, Home)

Game – Includes overtime

Reg – Only goals during regular time are considered

P1-P3 – Only goals scored in the specific period are considered

Three Way – Outcome (Away, Home, Draw)

Reg – Which team will win the game, no overtime

P1-P3 – Which team wins the specific period

Win Rest – New Game (Away, Home, Tied)

Reg – Which team will score more goals in the remaining time; Not including overtime

P1 – Which team will score more goals in the remaining time of the first period

P2 – Which team will score more goals in the remaining time of the second period

OT – Which team will score more goals in the remaining overtime

Match and Total- Match and Total (Team and Total Parlay)

Reg – No overtime

Next Goal- Next Goal Scored (Away, Home, No Goal Scored)

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Game – Which team scores next goal in entire game

Reg – Which team scores next goal; Regulation Only

P1-P3 – Only goals scored in specific period are considered

OT – Only goals scored in overtime are considered

Pen – Only goals scored in the penalty shootout are considered

Away Total- Total Goals Scored by Away Team (Over, Under)

Game – Includes overtime

Reg – Only goals scored in regulation are considered

P1-P3 – Only goals scored in the specific period are considered

Home Total- Total Goals Scored by Home Team (Over, Under)

Game – Includes overtime

Reg – Only goals scored in regulation are considered

P1-P3 – Only goals scored in the specific period are considered

Away Goals- Exact Number of Goals Scored by Away Team (0,1,2,3+)

Game – Includes overtime

Reg – Only goals scored in regulation are considered

P1-P3 – Only goals scored in the specific period are considered

Home Goals- Exact number of Goals Scored by Home Team (0, 1, 2, 3+)

Game – Includes overtime

Reg – Only goals scored in regulation are considered

P1-P3 – Only goals scored in the specific period are considered

Exact Goals- Exact Number of Goals Scored by Both Teams (0-1, 2, 3... 9+)

Game – Includes overtime

Reg – Only goals scored in regulation are considered

P1-P3 – Only goals scored in the specific period are considered

LACROSSE RULES

Date/Site Changes

If a match is not played on the scheduled date all bets will be cancelled.

Minimum Length of Play

If a match is abandoned before all periods have concluded all bets will be cancelled, except for those markets which have been unconditionally determined.

Lacrosse Wagers

1. Money Line

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- a. Bet on who will win the match. Bet is inclusive of overtime unless otherwise stated.
2. Spread and Total
 - a. Bets settled on outcome of the period the markets relate to.
 - b. If the outcome is exactly equal to the betting line, then bets will be cancelled.
3. Quarter/Half Markets
 - a. For bets placed on the specific quarters or halves, the entire period must be played.
 - b. If the entire period is not completed then bets on those markets will be cancelled, except for those markets which have been unconditionally determined.
4. Team to Score first
 - a. Settled on the first score of the game. Bets stand even if game is not completed.
 - b. Overtime counts.
5. Team to Score last
 - a. Settled on the last team to score.
 - b. Game must be completed.
 - c. Overtime counts.
6. Race to x Points
 - a. Winner being the team who reaches the specified points tally first.
 - b. Should neither team reach the total, and a 'Neither' option is not offered, then bets on that market will be cancelled.
7. Tournament Winner
 - a. Team to win the named tournament.
 - b. Should a team take no part in the competition then bets on them will be cancelled. Should they withdraw or be disqualified after the tournament begins, then bets on them will stand.
8. Nominated Finalists
 - a. The finalists are the teams that participate in the final as determined by the governing bodies, regardless of how the teams get there.
9. Player Props
 - a. Goalies that are the subject of a player prop must start for the wager to have action. For wagers on all other position player's performance, the player does not need to start for action but must play. If a player does not take any part in a game, then wagers on that player will be cancelled.
10. Player Goals Scored Markets
 - a. Wagers are settled based on the number of goals scored. Each goal, whether a one-point goal or a two-point goal, is counted as one goal scored.

MOTOR RACING

See Formula 1 Racing for Formula 1 Rules.

Date/Site Changes

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Motor Racing events must take place within 72 hours of the original start time or bets will be cancelled.

Minimum Length of Play

All wagers will be settled according to the unofficial results reported immediately after the conclusion of the race by the governing organization. Any changes to the finishing order that occurs based on appeals, penalties or scoring malfunctions after the race has concluded, will not be recognized. If a race is abandoned and no presentation position or official result is declared all bets on that race will be cancelled except for bets on any markets which have been unconditionally determined.

Motor Racing Wagers

Motor racing wagers are accepted in the following manner:

1. Match-ups – A wager on one or more specified driver(s) versus one or more specified driver(s).
 - a. Wagers are placed on the driver only, not the car or team.
 - b. If the original driver is replaced by another driver after the start of the race the original driver is the driver of record and the wager will be action.
 - c. All drivers in the match-up must start the race for action.
 - d. If one of the drivers does not finish the race, the other driver is considered the winner. If neither driver finishes the race, the driver who completed the most laps is the winner. If both drivers complete the same number of laps but do not finish the race, all bets are cancelled.
 - e. Any changes in finishing order that occurs based on appeals, penalties, or scoring malfunctions after the race has concluded, will not be recognized.
 - f. Wagers on qualifying performance will be settled according to position and times set during the final qualifying session. For the purposes of these markets, any subsequent alterations of grid positions are not recognized.
2. Race Winner - Wager on who will win the race.
 - a. If a driver does not take part in the race (including qualifying), then bets on them will be cancelled.
3. Winning Constructor/Team - Wager on the constructor or team the winning driver represents.
 - a. For any driver who moves teams during race week, bets will be settled on the constructor/team they represent at the start of the race.
4. Podium Finish - Wager on who will finish in the podium spots (Top 3 positions).
5. Points Finish - Wager on who will finish in the points (Top 10 for Formula 1).
6. First Retirement - Wager on which driver will be the first to retire from the race.
 - a. Should two drivers retire on the same lap then dead heat rules will apply.
7. Pole Position/Qualifying Markets - Wagers on qualifying performance will be settled

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according to position and times set during the final qualifying session.

- a. For the purposes of these markets, any subsequent alterations of grid positions are not recognized.

Motor Racing Propositions

Various unique wagers may be offered from time to time, called proposition bets.

OLYMPIC RULES

General Olympic Rules

If an event is cancelled, all bets are cancelled. If any event/match is postponed bets will stand providing the event is rescheduled to take place before the closing ceremony. This rule supersedes any of the individual sports' postponement rules. If a competitor or team does not start a race or tournament then bets placed on that competitor or team will be considered cancelled and stakes will be refunded.

Final medal placings

All bets on the number of medals will be settled on the official medal table at the end of the Olympic Games. Any changes made by any governing body at a later date do not count for betting purposes. The final medal table declared by the governing body at the end of the event will be used to settle bets on how many medals a competitor or country may win. Any subsequent changes to the medal table will not be taken into consideration.

Results

All bets that relate to the final result of the event/tournament will be settled based on the official result published by the governing authority of the respective sport/league/event. This typically occurs shortly after the event ends. MGMS will not take into consideration any subsequent amendments or disqualifications. In the event of more than one medal being awarded for the same position, for example there is potential for two bronze medals in boxing, Dead Heat Rules apply.

Olympic Records and World Records

All bets on Olympic Records or World Records for an individual event will be settled at the completion of each event. All bets on the cumulative number of Olympic Records or World Records will be settled at the end of the Olympic Games.

Team Medals

Any medals won by a team/nation per competition count as one medal regardless of the number of team members.

Which country will win the most gold medals?

If two or more countries gain an equal number of gold medals, the number of silver medals will

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decide. If the number of medals is still equal, the number of bronze medals will decide.

Which country will win the most silver medals?

If two or more countries gain an equal number of silver medals, the number of gold medals will decide. If the number of medals is still equal, the number of bronze medals will decide.

Which country will win the most bronze medals?

If two or more countries gain an equal number of bronze medals, the number of gold medals will decide. If the number of medals is still equal, the number of silver medals will decide.

Head-to-Head betting

For markets relating to a full event, wagers are settled based on the final ranking from the official results. If there is no official final ranking, then the last successfully completed match/stage will be considered the final position. If competitors finish the event in the same position or their last successfully completed stage was the same, dead heat rules apply.

For markets involving a particular stage of a competition, all wagers are settled based on the official results at the end of that stage. If the competitors finish the stage in the same position, dead heat rules apply.

If one or more competitors do not start, all bets are cancelled. If a competitor starts the competition but is subsequently disqualified or does not complete the competition, all bets on that competitor are settled as losing wagers. If all listed competitors start the competition but are subsequently disqualified or do not complete the competition, then all bets are cancelled.

RUGBY RULES

Date/Site Changes

All bets placed prior to the scheduled start time of a match will be cancelled if the match is cancelled or postponed to a different day (local time) than initially scheduled. However, bets placed on matches played in a tournament final (but no qualifiers to the finals), e.g. World Cup Finals, Commonwealth Games, will not be cancelled if postponed, but instead will stand for the new date they are played.

For any bet placed on a match that is played prior to the date or kick-off time originally stated, the bet stands if the bet was placed before the new time, if not, the bet will be deemed cancelled.

If a match is no longer playing at the venue advertised, all bets will stand unless the venue has been changed to the opponent's home ground, in which case all bets will be cancelled. For international matches, all bets will be cancelled if the venue is changed to a venue in a different country from initially scheduled.

Minimum Length of Play

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If a match is abandoned before the end of normal time, all bets on the match are cancelled, except for those markets which have been unconditionally determined. Unless stated otherwise, all rugby league bets are settled on 80 minutes play (or the scheduled 14 to 20 minutes in "7s" matches), which includes any injury time added on by the referee.

Settlement

All winning bets will be settled at the prices shown at the Sportsbook at the time the bet was accepted. This does not include any post-game disputes by either team that alter the final outcome of a match at a later point. For the purposes of these rules, half time is defined as the scheduled first 40 minutes of the 1st Half. Normal time and 80 minutes' Play is defined as the scheduled 80 minutes of play of the 1st and 2nd Half. Extra Time is defined as any scheduled periods of play after normal time and 80 minutes' play. All bets on rugby matches are based on the score at the end of 80 minutes' play, unless otherwise stated or the bet has already been settled. Prices relating to the score of the match after extra time may be offered at the end of a scheduled 80 minutes' play. All bets specific to extra time will be cancelled if a match is abandoned before its scheduled end unless otherwise stated or the bet has already been settled.

Rugby Wagers

1. Match Winner
 - a. Wager on who will win the match.
 - b. 3-way market will have Draw as an option and will be settled at the end of regulation.
 - c. 2-way market will be settled after any Extra-Time.
 - d. If the match subsequently ends in a Tie then bets will be cancelled.
2. Match Betting - 2 Way
 - a. Wager on which team will win the match in 80 minutes (or the scheduled 14 to 20 minutes in "7s" matches).
 - b. Where the match is drawn, Dead Heat rules apply.
3. Match Betting - 2 Way (Draw No Bet)
 - a. Wager on which team will win the match in 80 minutes (or the scheduled 14 to 20 minutes in "7s" matches).
 - b. Where the match is drawn, bets are cancelled.
4. Match Betting - 2 Way Including Overtime
 - a. Wager on which team will win the match.
 - b. Where the match is drawn after 80 minutes (or the scheduled 14 to 20 minutes in "7s" matches), bets will be settled on the result at the conclusion of Extra-Time, Sudden-Death or the Kicking Competition.
5. Match Betting – 3 Way
 - a. Wager on which team will win the match in 80 minutes (or the scheduled 14 to 20 minutes in "7s" matches).
6. 20/40/60 Minute Betting

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- a. Wager on who is winning a match at specified times throughout the match.
 - b. Markets are settled on the score at 19:59 for the 20-minute market, 39:59 for the 40-minute market and 59:59 for the 60-minute market.
- 7. 7s Rugby
 - a. Matches are played over two 7 to 10-minute periods. 'Normal Time' is therefore the scheduled length of the match, excluding extra-time, as designated by the competition governing body.
 - b. Extra-Time does not count unless otherwise stated.
- 8. Timed Markets
 - a. Markets such as "Try between 00:00 and 19:59" and "Total Points between 60:00 and 80:00 - Over/Under" work on the basis of the selected scores occurring in the time frames 00:00-19:59; 20:00-the end of the first half including additional time; 40:00-59:59; and 60:00-the end of normal time (80 minutes (or the scheduled 14 to 20 minutes in "7s" matches) including additional time).
- 9. Spread and Total
 - a. Bets settled on outcome of the period the markets relate to.
 - b. If the outcome is exactly equal to the betting line, then bets will be cancelled.
 - c. In regard to total points, winning bets must predict the total amount of points scored by either both teams/each team individually by the end of first half or regular time depending on the stated offer, any points scored in extra time do not count unless otherwise stated.
- 10. Handicaps
 - a. Wager on who the winner of the match at the end of normal time after the final score has been adjusted by the handicap.
- 11. Winning Margin
 - a. Wager on how many points the selected team will win by. Winning margin betting is from zero, no handicaps are applied.
 - b. Extra time does not count.
 - c. The draw option is always offered, although in other betting options where the draw option is not offered, Dead Heat Rules apply.
- 12. Correct Score
 - a. Wager on how many points the selected team will score. Correct score betting is from zero, no handicaps are applied and is for the nominated team to win by scoring that amount of points.
 - b. Extra time does not count.
- 13. Race to 10/20/30 Points
 - a. Wager on which team reaches 10, 20 or 30 points first.
 - b. Where a 2-way option is offered and neither team scores the selected point total (for example, 10 points in the 'Race to 10 points' bet), then all bets will be cancelled.
 - c. If a match is abandoned, all bets stand if they have already passed and been settled. If the points total is not reached before the abandonment, then the bets will be cancelled.
- 14. Quarter/Half Markets

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- a. For bets placed on the specific quarters or halves, the entire period must be played.
- b. If the entire period is not completed then bets on those markets will be cancelled, except for those markets which have been unconditionally determined.

15. Tryscorer Betting

- a. Penalty tries do not count. In the event of a penalty try, settlement goes on to the next awarded try.
- b. MGMS will make every effort to quote prices for all probable players. However, prices for unquoted players may be available on request and those players will count as winners in the event that they score.

16. First Tryscorer

- a. Bets have action if a player has entered the field of play at any point prior to the first try being scored
- b. Bets will be cancelled if a player has not entered the field of play at any point prior to the first try being scored.
- c. If the game is abandoned at any time and the first try has already been scored, then all bets stand. If no try has been scored at the time of abandonment, then all bets will be cancelled.
- d. Penalty tries do not count for the purposes of this market (unless a specific price is available for 'Penalty Try').
- e. Where 'No Tryscorer' is offered as a betting option and the game ends with no try scored then that will be the winning option and all other outcomes will be settled as losers where applicable. If 'No tryscorer' is not offered as an option and no try is scored, then all bets will be cancelled.
- f. First tryscorer bets are settled in accordance with the statistics and reports from the official website of the league/tournament of the match in question. Subsequent alterations will not alter settlement. While every effort is made to produce a comprehensive list of participants for each match, lists are not exhaustive and other players will count as winners if they score the first try.

17. Anytime/Last Tryscorer

- a. Bets will stand if a player takes any part in a game, no matter how long they play for.
- b. Wagers will be cancelled only if a player does not enter the field of play at any stage.
- c. If the game is abandoned at any time and the first try has already been scored, then all bets stand. If no try has been scored at the time of abandonment, then all bets will be cancelled.
- d. Penalty tries do not count for the purposes of this market (unless a specific price is available for 'Penalty Try').
- e. Where 'No Tryscorer' is offered as a betting option and the game ends with no try scored then that will be the winning option and all other outcomes will be settled as losers where applicable, if 'No tryscorer' is not offered as an option and no try is scored then all bets will be cancelled.
- f. Anytime/Last tryscorer bets are settled in accordance with the statistics and

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reports from the official website of the league/tournament of the match in question. Subsequent alterations will not alter settlement. While every effort is made to produce a comprehensive list of participants for each match, lists are not exhaustive and other players will count as winners if they score anytime/the last try.

18. Next Tryscorer

- a. Wager on which player will score the next try in the match. Only available In-Play.
- b. 80 minutes only (or scheduled 14 to 20 minutes in "7s" matches), unless otherwise stated.
- c. All players that have taken some part in the game before the next try is scored will be deemed runners.
- d. Bets on players that do not take any part in the game before the next try is scored will be cancelled.
- e. If there are no further tries scored "No Tryscorer" will be the winning selection. If no price is offered for "No Tryscorer" and no further tries are scored, then all bets on the market will be cancelled.
- f. If the game is abandoned at any time and the first try has already been scored, then all bets stand. If no try has been scored at the time of abandonment, then all bets will be cancelled.
- g. Next tryscorer bets are settled in accordance with the statistics and reports from the official website of the league/tournament of the match in question. Subsequent alterations will not alter settlement. While every effort is made to produce a comprehensive list of participants for each match, lists are not exhaustive and other players will count as winners if they score the next try.

19. Time of 1st Try/Last Try/Next Try

- a. If no try is scored in the match, then the result will be deemed to be 80mins (or the scheduled 14 to 20 minutes in "7s" matches). Therefore, if the selections on offer are, for example, '19 minutes and under' and '20 minutes and over', then the latter will be settled as the winner. Winning bets must predict the time when the first/next/last try is scored in normal time. For example, in a match where no tries are scored, the option '20:00 Minutes and after/No try' will be settled as a winner and '00:00 to 19:59 minutes' would be settled as a loser. If a match is abandoned all bets are cancelled, unless the first try has been scored.

20. Wincast (Anytime Tryscorer and Match Result)

- a. Wager on a player to score a try anytime during 80 minutes (or the scheduled 14 to 20 minutes in "7s" matches) and also the result of the match after 80 minutes (or the scheduled 14 to 20 minutes in "7s" matches).
- b. Bets stand as long as your selected player plays some part in the match. If your selected player does not take any part in the match, Wincast bets revert to a single on the match result. If a match is abandoned prior to the completion of 80 minutes (or the scheduled 14 to 20 minutes in "7s" matches),
- c. Wincast bets are settled as Anytime Tryscorer singles as long as the player played some part in the match and therefore had an opportunity to score a Try.

21. Trycast (First Player to Score a Try and Match Result)

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- a. Wager on both the player who will score the first try in a selected match and also the correct result after 80 minutes play (or the scheduled 14 to 20 minutes in "7s" matches). If your selected player joins the match after the first try has been scored or does not take part in the game, Trycast bets will revert to match result singles.
- b. For First Tryscorer purposes, penalty tries do not count, so in this circumstance, the Trycast will be settled on the scorer of the following try and the result of the game.
- c. If a match is abandoned prior to the completion of 80 minutes and a try has been scored, Trycast bets are settled as First Tryscorer singles. If no try has been scored, all bets are cancelled.

22. Extra Time Betting

- a. "Extra Time" is defined as any scheduled period of play between the end of normal time (i.e., 80 minutes play plus any time added on at the end of 80 minutes (or the scheduled 14 to 20 minutes in "7s" matches)) and the end of the game.
- b. "Extra Time" does not include penalty shootouts.
- c. All Extra Time betting markets, such as total points, or time of first try will start from the beginning of extra time and not include normal time. For example, if the game finishes 24-24 at the end of normal time, and if there are ten points scored in extra time, then the extra time total points market will be settled as ten points.

23. First team to score / First team to score 2nd half

- a. Wager on the next team to score in the match/second half of the match in normal time. Penalty tries count for the purposes of this market. Where a 2-way market is offered if there is no score then all bets will be cancelled.
- b. If a match is abandoned before the conclusion of the match and neither team has scored, then all bets are cancelled.

24. Half Time - Full Time Betting (Double Result)

- a. Winning bets must predict the result at half time and full time. Bets will be cancelled if 80 minutes' play is not completed. The 'Any other' option relates to a draw at either half time or/and full time.

25. First/Next Scoring Play

- a. Winning bets must predict whether the next scoring play is a try, penalty or drop goal in Normal Time. A penalty try will be considered as a try unless a price is specifically offered for 'Penalty try'. If no scoring play is achieved before the end of normal time all bets will be cancelled, unless 'No scoring play' is offered as a betting option.

26. Last Scoring Play

- a. Winning bets must predict whether the last scoring play is a try, penalty or drop goal in normal time. A penalty try will be considered as a try unless a price is specifically offered for 'Penalty try'. If no scoring play is achieved before the end of normal time all bets will be cancelled, unless 'No scoring play' is offered as a betting option.
- b. Try conversions do not count, in this case 'Try' will be the winning option.

27. Team to score the 1st Try

- a. Winning bets must select the first team to score a try in the match in normal time.

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Penalty tries count for the purposes of this market. Where a 2-way market is offered if there is no try scored then all bets will be cancelled. If a match is abandoned before the first try is scored, all bets are cancelled including bets on 'No Try scored'.

- b. If a match is abandoned after the first try is scored, all bets stand.

28. Next team to score a try

- a. Winning bets must select the next team to score a try in the match in normal time. Penalty tries count for the purposes of this market. Where a 2-way market is offered if there is no next try scored then all bets will be cancelled.
- b. If a match is abandoned before the next try is scored all bets are cancelled including bets on 'No Try scored'.

29. First team to score a try in the 1st half/2nd half

- a. Winning bets must select the next team to score a try in the first half or second half of the match in normal time. Penalty tries count for the purposes of this market. Where a 2-way market is offered if there is no try scored then all bets will be cancelled.
- b. If a match is abandoned before the conclusion of the half that the bet is placed on and no try has been scored up to that point, then all bets are cancelled.

30. Last team to score a try

- a. Winning bets must select the last team to score a try in the match in normal time. Penalty tries count for the purposes of this market. Where a 2-way market is offered if there is no try scored then all bets will be cancelled.
- b. If a match is abandoned before a try is scored, then all bets are cancelled including bets on 'No Try scored'.

31. Total tries in a Match/ Total Tries for each team

- a. Winning bets must select the total number of tries scored in a match in normal time. In the event of a match being abandoned all bets will be cancelled.
- b. For the purposes of this bet, penalty tries count.

32. Total Tries 1st half/2nd half Winning bets

- a. Winning bets must select the total number of tries scored in a half of 40 minutes (including stoppages).
- b. In the event of a match being abandoned, all bets will be cancelled.
- c. For the purposes of this bet, penalty tries count.

33. Total Tries/points/red cards/yellow cards/drop goals in a Group of Matches/tournament

- a. Winning bets must select the total number of tries/points/red cards or drop goals scored in a group of matches in normal time.
- b. In the event of any matches in the group being abandoned then all bets will be cancelled.

34. How many points will be scored between XX:XX – XX:XX minutes

- a. Winning bets must predict the amount of points scored in the offered timeframe.
- b. In the event that a match is abandoned, all bets stand if they have already passed and been settled. For example, if the match is abandoned after 25 minutes, bets placed on time bands '1-10' and '11-20' will stand, 20-30 and onwards would be cancelled.

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- c. In the event of a dispute over the time of any points, the clock display of the TV station broadcasting the game will be applied, these types of bets will only be offered for televised matches.
- 35. Will there be a Yellow card?
 - a. Winning bets must predict if there will be a yellow card awarded in the match, bets count for regular time only.
 - b. In the event that a match is abandoned, all bets stand if there has been a yellow card awarded before abandonment.
- 36. Will there be a Red card?
 - a. Winning bets must predict if there will be a red card awarded in the match, bets count for regular time only.
 - b. In the event that a match is abandoned, all bets stand if there has been a red card awarded before the abandonment.
- 37. Will there be a Drop Goal scored?
 - a. Winning bets must predict whether there is a drop goal or not in the game and applies for regular time only.
 - b. If a match is abandoned, then all bets stand if there has been a drop goal scored before the abandonment.
- 38. Team to be Relegated
 - a. This bet relates to the teams, which occupy the relegation places at the end of the season.
 - b. All future changes, which may occur for whatever reason, are deemed irrelevant for this bet.
- 39. Season Match Betting
 - a. Bet on which team will finish higher in the table during the regular season. Performances in the play-offs are not considered for settlement purposes.
- 40. Tournament Winner (including Playoffs)
 - a. Wager on the winner of the tournament after any post-season playoff concludes.
 - b. All Regular Season records are not taken into count.
- 41. Tournament Winner (Regular Season Only)
 - a. Wager on the winner of the league table at the end of the season.
- 42. Outright Markets
 - a. In the event of a shortened season due to unforeseen circumstances settlement will be based on the official result announced by the competition's governing body.
 - b. Bets will stand on any team that does not complete all its fixtures.
- 43. Regular Season Markets
 - a. Wagers will be settled on outcomes after the end of the Regular Season. Any post-season matches will not count.
- 44. Top Tryscorer and Team to Win
 - a. Where there is a special price for a tournament Top Tryscorer and Team To Win, any dead heat occurring in the Top Tournament Tryscorer part of the bet will be applied to the whole special bet. For example, if Rieko Ioane to be Top Tryscorer and New Zealand To Win the Tournament is 12/1, and Rieko Ioane ties for Top

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Tryscorer with another player, the ½ dead heat for Rieko Ioane would be applied directly to the full stake of the whole special bet before subsequent settlement at 12/1.

- b. Bets placed on a player to be the top scorer in a given tournament will stand as long as the player is named in the squad and has the opportunity to play in the named tournament.

45. Top Tryscorer/Team Tryscorer/Top Points Scorer

- a. Dead Heat Rules apply for season long markets.
- b. If player takes no part for the whole season, then bets will be cancelled, else bets will stand.

SNOOKER RULES

General Rules

A snooker match is deemed to have started with the break for the first frame. Unless otherwise stated, all bets will stand providing that the initial break has been taken at the beginning of the match. If a player fails to start a tournament or match, all bets on that player, or individual match, will be cancelled.

Date/Site Changes

If a match is postponed all bets will stand providing the match is rescheduled to take place before the end of the Tournament. For any match played outside of a tournament format, all bets are cancelled if the match is not played on the scheduled date.

Minimum Length of Play

In the event of a match starting but not being completed for any reason, all bets on the outcome of the match will be cancelled.

Snooker Wagers

For betting purposes only “legally” potted balls count. This means that whenever there is a “foul ball” involved, the potted balls do not count. Bets will be settled accordingly.

Match Winner

In the event of a match starting but not being completed, the player progressing to the next round or deemed the winner by the governing body will be deemed the winner.

Tournament Betting

Predicting which player will win a tournament.

Handicap Betting

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Who will win the match after the stated handicap is applied.

Frame Betting (Correct Score)

The bet refers to the correct final score in frames.

Frame Winner

This bet refers to winner of a specific frame. The respective frame must be completed for bets to stand.

First Four/Eight Frame Betting

This bet refers to which player will be leading after the first 4/8 frames.

Match Winning Margin

This bet refers to how many frames a player wins the match by.

Total Frames (Over/Under)

This wager refers to how many frames will be played in the match.

Length of frame/match

Bets will be settled on the time elapsed from the starting break to the end of the frame or match, whether through normal play or concession.

In the event of a re-rack in any frame the following rules apply:

Frame winner: all bets stand and will be settled on the official winner of the frame.

Completed bets: all bets that are already determined before the re-rack stand. Repeated occurrences after the re-rack will be irrelevant for betting purposes.

Uncompleted bets: Bets that are not determined before the re-rack will be settled on actions occurring after the re-rack only. Any occurrences before the re-rack will be irrelevant for betting purposes.

All bets referring to the result of the frame (e.g. totals, odd/even betting) will be settled on the official result of the frame.

Next Frame

If the frame does not take place, all bets will be cancelled, except in the event of the award of a frame for any reason in which case bets will stand.

This Frame Winner

This bet refers to who will win the current frame.

Race to X Frame

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This bet refers to which player will reach “X” amount of frames first.

147 in the match

This bet refers to if a 147 will be scored in the match. A 147 break consists of 15 consecutive reds and blacks, then all the colors. Any breaks of 147 or above that have required the use of free balls will be settled as a loss unless the break was a free ball (red and color) followed by a traditional 147.

First Color Potted

This bet refers to which color will be legally potted first in the next frame. The first color legally potted scoring its own value (i.e. not taken as a free ball) will be considered the winner, irrespective of whether there are any subsequent re-racks.

Next Frame - First Player to Pot a Ball

This bet refers to the first player to legally pot a ball in the next frame. The first player potting a ball legally will be considered the winner, irrespective of whether there are any subsequent re-racks.

Mini Session/Session Winner

This bet refers to which player will win the stated mini session or session.

Mini Session Score/Session Score

This bet refers to what will the score of the stated mini session/session be.

Mini Session/Session Handicap

This bet refers to who will win the stated mini session/session after the relevant handicap is applied.

Next Frame 50 break

This bet refers to if there will there be a 50-break scored in the next frame by either player.

Next Frame Century Break

This bet refers to if there be a century break scored in the next frame. Options for this bet may include: Player A, Player B, either player or neither player.

Century Betting

The following rules apply to breaks of 100 or more

1. Century Betting - How many centuries will be scored in total during the match.
2. Player Century Betting - How many centuries will be scored during the match by the named player.
3. Total Match Centuries - Will the number of match centuries scored in total during the

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match be over or under the specified line.

4. Player Match Centuries - Will the number of match centuries scored by the named player during the match be over or under the specified line.

Points Markets

In the event of any re-racks, for the markets below, points are not carried over from any part-frame played prior to the re-rack. In the event of non completion of a match, all bets on any markets listed below in that match will be cancelled unless unconditionally determined:

1. Next Frame Race to 30 – This bet refers to which player will reach 30 points first in the next frame. The first player reaching 30 points will be considered the winner, irrespective of whether there are any subsequent re-racks. Should there be a re-rack prior to either player reaching 30 points then the winner will be the first player to reach 30 points in the re-racked frame.
2. Next Frame Total Points - How many points will be accumulated in total in the next frame. This bet refers to the total points scored in the frame include any re-spotted blacks.
3. Next Frame Winning Margin – This bet refers to the winning margin in points achieved by a player in the next frame.
4. Next Frame Highest Break – This bet refers to the player to score the highest break in the next frame.
5. Next Frame Highest Break Bands – This bet refers to how many points will the highest break consist of in the next frame.
6. Next Frame Odd/Even – This bet refers to if there will be an odd or even number of points scored in the next frame.

Group Betting

Tournament group winners will be determined by the official rules of the respective governing body. If the selected player withdraws before the tournament begins, bets placed on this player will be cancelled. In the event any player of the group does not take part, all bets will be cancelled.

Last Color potted in Frame X

This bet refers to what the colour will be of the last legal 'colored' ball potted in the Frame. Freeballs do not count.

Will Player X make a 50 Break in the Match

This bet refers to whether a specific player will make at least one 50 break in the match.

Number of 50 Breaks in the Match

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This bet refers to whether the total number of 50 Breaks scored in the match is over or under a specific number.

Will either player win X Successive Frames

This bet refers to whether either player will win a specific number of frames consecutively.

Will there be a Deciding Frame

This bet refers to whether the match will go to a final Frame decider.

Highest Match Break

This bet refers to which Player will make the highest Break in the Match. Bets will be cancelled if both players have the same highest break

Highest Match Break (Over/Under)

This bet refers to whether the Highest Break scored in the match will be over or under a specific number.

Tournament Winner

If a player fails to start a tournament or match all bets on that player or individual match will be cancelled.

Total Balls (Over/Under)

If the match is abandoned before its completion, then all bets will be cancelled, unless the highest possible total to bet on has been attained in which case all bets stand. The “Cue” ball does not count for betting purposes. For betting purposes, only “legally” potted balls count. This means that whenever there is a “foul ball” involved, the potted balls do not count. Bets will be settled accordingly.

SOCCER RULES

Date/Site Changes

Soccer games must be played on the scheduled date and location (location is a geographical area or city, but not restricted to a specific arena or venue) to be considered action unless otherwise noted in the specific sports rules or on printed media in the MGMS. A club team playing a European competition is classed as playing at Home if the event is moved from the club’s usual ground to a ground within their national boundaries (e.g., when Tottenham Hotspur played their Champions League home games at Wembley Stadium).

MGMS will always try to identify matches played at a neutral venue. For matches played at a neutral venue (whether indicated or not), bets will stand regardless of which team is listed as the home team. If an official fixture lists different team details to our scheduled match, then bets will

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be cancelled, e.g., Reserves/U21s/Development team. This does not apply to instances where we list a scheduled match without the term 'XI' in the team name or Club Friendlies where all bets stand regardless of the players used to complete regular play, whereby prices are subject to fluctuation. If there is a change of venue, all bets will be deemed cancelled.

Specific extra time bets will stand regardless. This is defined as any scheduled period of play, normally 2 halves of 15 minutes, between the end of regular play and the end of the game. Hence, if any other time period is played these bets will be settled accordingly regardless of the periods played (e.g. 2 halves of 10 minutes).

Minimum Length of Play

For wagering purposes, unless otherwise stipulated in individual Soccer sports wager rules, results are official after 90 minutes of play plus injury time.

Abandoned matches: Any scheduled match abandoned before the completion of regular play will be cancelled, except for all bets where the outcome has already been determined at the time of abandonment. If a match commences but for whatever reason, including any suspension of play, does not conclude on the same day (local time), all bets on that match will be deemed cancelled except where settlement has already been determined. For example, where the first goal has been scored by a named player, the First Goalscorer and Time of First Goal markets, amongst others, will stand. Where the match is concluded on the same day that it commenced (local time), all bets will stand, regardless of any suspension of play.

Suspended matches: Bets on any scheduled match suspended before the completion of regular play will be cancelled if the match is not restarted on the same day (local time) and played to completion, even if the governing body declares the result of the shortened match to stand for competition purposes. Bets on which the outcome has already been determined at the time of suspension will stand. For example, where the first goal has been scored by a named player, the First Goalscorer and Time of First Goal markets, amongst others, will stand. Where the match is concluded on the same day that it commenced (local time), all bets will stand, regardless of any suspension of play.

Example:

Real Madrid v Barcelona is 1-0 and is suspended due to a crowd disturbance after 47 minutes. Match does not continue on same day but is played to a conclusion (48-90) a week later. Any bets already determined are settled (e.g. First Goalscorer , Half-Time , First Goal etc.). All other bets are cancelled.

Real Madrid v Barcelona is 1-0 and is suspended due to a crowd disturbance after 47 minutes. Match continues 2 hours later on same day and is played to a conclusion (48-90). All bets are settled as normal.

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Postponed matches: For any cancelled or postponed match, any bets placed prior to the scheduled kick-off will be cancelled. All bets stand on any match that is delayed prior to the scheduled kick-off time and takes place on the same day. Matches played in a tournament final, e.g., World Cup Finals, European Championship Finals, or Copa America Finals (but not qualifiers for these finals) will not be cancelled if postponed and will stand for the new date they are played.

For any bet placed on a match that is played prior to the date or kick-off time originally stated, the bet stands if the bet was placed before the new time, if not, the bet will be deemed cancelled.

Pre-Match Soccer Wager Rules

Soccer wagers are accepted in the following manner:

1. 90-Minute – Wager is on the outcome of a soccer match, determined based on the score at the end of 90 minutes of play PLUS any time the referee adds to compensate for injuries and other stoppages.
 - a. 90-Minute wagers do not include periods of extra time or penalty shootouts.
 - b. If a match takes place but is not completed as advertised (e.g., it is not a 90-minute match or is split into three periods, rather than two), all bets in the match will be cancelled.
 - c. If any team starts a match with less than 11 players, all bets on that match will be cancelled.
 - d. If a match is postponed or cancelled, any bets placed prior to the scheduled start of the match will be cancelled.
2. To Advance/To Lift the Trophy – Wager on a team in a soccer match to advance to the next level or round of competition.
 - a. 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.
3. Three Way – A wager in which there are three (3) possible outcomes in a soccer match.
 - a. If the wagering offer on a match includes the draw as a third option and the match ends in a draw, wagers on the draw will be paid, while wagers on both teams will be lost.
 - b. Three Way wagers will be decided based on the score after 90 minutes of play and any time the referee adds to compensate for injuries and other stoppages.
4. First/Last Goal scorer – A wager on which player will score first/last in a soccer match.
 - a. Wagers are cancelled on player who does not take part in the match or who comes on as a substitute after the first goal has been scored.
 - b. Own goals do not count for first goal scorer bets and are ignored for settlement purposes.
 - c. For Last Goal scorer wagers and wagers for a player to score 2 and 3 or more goals, all players taking part at any point of the match are deemed to have played for the purposes of Last Goal scorer bets, irrespective of whether they were on the field at

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the time the last goal was scored.

5. Anytime Goalscorer
 - a. Wagers are accepted on regular play only. This market will be settled on all players who score a legal goal. If a player doesn't enter the field of play during the game at all, then this player is deemed a "non-runner" and all bets on this player are cancelled. If the game is abandoned at any time, all bets remain valid if already determined, except bets on players who have not entered the field of play during the match.
6. Double Result – A wager on the result at half-time and full-time (i.e. at the end of 45 minutes plus injury time and 90 minutes plus injury time).
 - a. Wagers will be cancelled if the match is abandoned prior to the completion of 90 minutes play plus injury time.
7. Top Goal scorer/Top Team Goal scorer – A wager on the player to be the top goal scorer in a tournament, league or cup.
 - a. Goals scored in penalty shoot-outs do not count.
 - b. Wagers placed on a player to be top Goal scorer in a given league are based on regular season games only and do not include play-offs.
 - c. All wagers are action in a tournament provided the player is named in the playing squad and has the opportunity to play in the named tournament.
 - d. If more than one player finishes on the same number of goals, then dead heat rules will apply.
8. Time of First Goal Wagers on the time of the first goal in a match.
 - a. The 1st minute of the game is considered to be from the 1st second to the 59th second. The 2nd minute is from 1 minute to 1 minute 59 seconds.
 - b. If a goal is scored in injury time of first half, the winning selection will be the 41-50 min bracket. If the goal is scored in injury time of the second half, the winning selection will be the 81-90-minute bracket.
9. Spread and Total - Wagers are settled on outcome of the period the markets relate to.
 - a. If the outcome is exactly equal to the betting line, then bets will be cancelled.
10. Total Goals Odd/Even - Resulted on the score at the end of regulation.
 - a. No goals counts as even in this market.
11. Penalty Shootout Winner - Wager on the outcome of the Penalty Shootout. Should a shootout not take place then bets will be cancelled.
12. Correct Score - Wager on the final score.
 - a. The match must be completed or bets will be cancelled.
13. Double Chance - Wager on whether either of the two named teams will be declared the winner for the named market.
14. Team to Score First - Settled on the first score of the game.
 - a. Bets stand even if game is not completed.
 - b. Any periods of extra time do not count.
15. Team to Score Last - Settled on the last team to score.
 - a. Game must be completed.
 - b. Extra time is not included unless stated otherwise.

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16. Highest Scoring Half - Wager on which half will produce the most goals.
 - a. Dead heat rules apply if Tie is not an option.
 - b. Game must be completed for bets to stand.
 - c. Extra time is not included unless stated otherwise.
17. Race to x Goals - Winner being the team who reaches the specified goals tally first.
 - a. Should neither team reach the total, and a 'Neither' option is not offered, then bets on that market will be cancelled.
18. Team to Qualify for Next Round
 - a. If a game offered within a specific round of a competition is postponed, 'Team To Qualify' bets still stand, irrespective of the length of the delay. If a team qualifies for the next round but no match is played (opposition withdraws/is disqualified), all bets on the To Qualify market will be cancelled. When a price is quoted for a team to qualify for the next round of a given tournament over two legs, bets placed on that market will be settled immediately on completion of the second match based upon the events that occur during both matches. This will include normal time, injury/stoppage time added on by the match official at the end of normal time, extra time, away goals if applicable, and penalty shoot-outs; should the tie progress as such. Matches where one leg of the tie is no longer played at the venue advertised, bets will stand as long as the venue remains in the same country and is not switched to the opponent's ground/another country. Should this occur, all bets will be cancelled. Matches originally set to be played in a Neutral country will stand if moved to another country. If a tie is reduced from 2 legs to 1 leg then all Team to qualify bets will be deemed cancelled.
19. Corner Markets
 - a. All markets that involve the occurrence of a corner kick or number of corner kicks refer to corner kicks taken. If a corner kick is awarded but not taken, it will not count for settlement purposes.

Soccer Propositions

Various unique wagers may be offered from time to time, called proposition bets. When wagering proposition bets, unless stated otherwise, extra time/overtime does not count for settlement of wagers. Wagers that relate to the number of occurrences, such as total corners or number of throw-ins, are settled based on the number taken and not the number awarded.

Soccer Futures

Soccer season long futures are unique wagers that will be offered from time-to-time.

Soccer Division Winner Futures

For Divisional/League winner markets, wagers are settled on the final League positions at the end of the scheduled season, irrespective of what happens in any Divisional play-offs, with wagers on "Who Will Win a League" being settled on the team who lifts the trophy. Wagers will stand on

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any team that does not complete all of its games.

Season match wagers are settled on which of two teams will place highest in the league at the end of the season. If teams finish level on points, then the tie breaker used by the league (e.g., goal difference or head-to-head records) will decide the winner.

Soccer Top Goal Scorer Futures

Wagers placed on a player to be the Top Goal scorer in a given league are based on regular season games only. Any goals scored in subsequent play-off games do not count for betting purposes. Once a player is named in the squad and has the opportunity to play in the league that season, wagers will stand.

Wagers placed on a player to be the top scorer in a given Tournament, or to be Top Team Goal scorer in a given tournament, will stand as long as the player is named in the squad and has the opportunity to play in the named tournament. If more than one player finishes on the same number of goals, then dead heat rules apply (any tournament top scorer award, for example "Golden Boot" is ignored for settlement purposes). Goals scored in Extra-Time will count, but goals scored within Penalty Shootouts will not count.

Live (In-Play) Soccer Rules

All markets (except halftime, first half markets, overtime and penalty shootout) are considered for regular time only.

If a match is interrupted and continued within 48 hours after initial kick-off, all open bets will be settled with the final result. Otherwise, all undecided bets are considered cancelled.

Regular 90 minutes: markets are based on the result at the end of a scheduled 90 minutes play unless otherwise stated. This includes any added injury or stoppage time but does not include extra-time, time allocated for a penalty shootout or golden goal.

Corner kicks awarded but not taken are not considered.

Three Way- Outcome (Away, Home, Draw)

Reg – Which team will win the match; Regulation only

H1 – Which team will win the first half

H2 – Which team will win the second half; Regulation only

OT – Which team will win the overtime; Does not include penalty shootout

Money Line-Winner (Away, Home)

Reg – Regulation only; If match ends in a draw after regulation, all bets are considered cancelled

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Pen – Which team will win penalty shootout; Only goals during penalty shootout are considered

Advance Next Round – Which Team Advances to Next Round (Away, Home)

Game – Includes overtime and penalty shootout if applicable

Win Rest- New Game (Away, Home, Draw)

Reg – Which team will score more goals in the remaining time; Not including overtime

H1 – Which team will score more goals in the remaining time of the first half

OT – Which team will score more goals in the remaining overtime period.

Next Goal- Which Team Scores Next Goal (Away, Home, No Goal Scored)

Reg – Regulation Only

H1 – Only goals scored in first half are considered

OT – Only goals scored in overtime are considered

Pen – Only goals scored in the penalty shootout are considered

Next Goal When- When will Next Goal be Scored (Time Intervals)

Reg – Settled on the time when the goal is scored; 15:01 counts as 16-30; 31-45 and 76-90 include any injury time; The time which is displayed on TV is considered, if not available the time when the ball crosses the goal line is considered and will be settled based on the time clock shown on TV.

Asian Handicap- Winner with Handicap in .25 Increments (Away, Home)

Quarter handicaps split the bet between the two closest half intervals. For example, a \$1000 bet on a handicap of +.75 is the same as \$500 on +.5 and \$500 on +1. The bet is automatically split between the two. The player can win, tie, or lose, each half.

Reg – Only goals during regulation time are considered

H1 - Only goals during the first half are considered

Total- Total Goals Scored by both Teams in .5 Increments (Over, Under)

Reg – Only goals during regulation time are considered

H1 – Only goals during the first half are considered

H2 – Only goals during the second half are considered

OT – Only goals during overtime are considered

Asian Total- Total Goals by both Teams in .25 Increments

Quarter handicaps split the bet between the two closest half intervals. For example, a \$1000 bet on a handicap of +1.75 is the same as \$500 on +1.5 and \$500 on +2. The bet is automatically split between the two. The player can win, tie, or lose, each half.

Reg – Only goals during regulation time are considered

H1 – Only goals during the first half are considered

Away Total- Total Goals Scored by Away Team (Over, Under)

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Reg – Total goals scored by away team in the game

Home Total- Total Goals Scored by Home Team (Over, Under)

Reg – Total goals scored by home team in the game

Match and Total- Match and Total (Team and Total Parlay)

Reg – No overtime

Correct Score- Exact Final Score (Away Team Winning Score, Home Team Winning Score)

Reg – No Overtime

Exact Goals- Exact Number of Goals Scored by Both Teams (0-1, 2, 3, 4, 5, 6+)

Reg – Only goals scored in regulation are considered

H1 – Only goals scored in the first half are considered

Away Goals- Exact Number of Goals Scored by Away Team (0, 1, 2, 3+)

Reg – Only goals scored in regulation are considered

H1 – Only goals scored in the first half are considered

Home Goals- Exact Number of Goals Scored by Home Team (0, 1, 2, 3+)

Reg – Only goals scored in regulation are considered

H1 – Only goals scored in the first half are considered

How Decided- How Will The Game be Decided (Away, Home in Reg/OT/PKS)

Game – Either team can win in regulation, in overtime, or in a penalty shootout

Both Score- Will both Teams Score (Yes, No)

Reg – Regulation only

Odd Even- Final Combine Score will be (Odd, Even)

Reg – Regulation only

Corner Bet- Most Corners (Away, Home)

Reg – Regulation only

H1 – Only corner kicks in first half will be considered

Corner Handicap- Head to Head Handicap in .5 Increments (Away, Home)

Reg – Regulation only

H1 – Only corner kicks in first half will be considered

Total Corners- Combined Corner Kicks in .5 Increments (Away, Home)

Reg – Regulation only

H1 – Only corner kicks in first half will be considered

Corners Away- Total Corner Kicks by Away Team in Fixed Intervals (0-2, 3-4, 5-6, 7+)

Reg – Regulation only

Corner Home– Total Corner Kicks by Home Team in Fixed Intervals (0-2, 3-4, 5-6, 7+)

Reg – Regulation only

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TENNIS RULES

Date/Site Changes

If a match is postponed your bet will stand providing the match is rescheduled to take place before the end of the tournament. For any match played outside of a tournament format, all bets are cancelled if the match is not played on the scheduled date.

Minimum Length of Play

At least one set of the match must be completed. In the event of a tennis match not taking place or if a player is given a walkover, bets on this match are cancelled.

Pre-Match Tennis Rules

Tennis wagers are accepted in the following manner:

1. Match – A wager on one or more specified players(s) versus one or more other specified players(s) in a designated match.
 - a. If a player withdraws (retires) or is disqualified after the first set has been completed, the player progressing to the next round or who is awarded the match by the umpire will be considered the winner.
 - b. If the first set has not been completed, all match bets will be cancelled.
 - c. If a match does not reach a natural conclusion, any markets (besides match betting) that are not unconditionally determined will be cancelled. In the event of a change to playing surface, venue or change from indoor court to outdoor and vice versa, all bets stand.
2. Propositions – Various unique wagers may be offered from time to time. Rules for these types of wagers can found in the specific sports rules section or on printed media in the MGMS.
3. Set Betting: The full number of sets required to win the match must be completed.
 - a. If a player is awarded the match prior to the full number of sets being completed, all set betting on that match will be cancelled.
 - b. If a match is decided by a Champions tie-break then this will be considered the third set.
4. Bet In Play, Game by Game betting
 - a. A game is defined as an ordinary game (not a tie break) which is completed on the same day that it commenced.
 - b. If a game is completed after an interruption for any reason that game shall be deemed to be complete for wagering purposes.
 - c. If a game is completed by the awarding of a penalty point by the umpire, the game shall be deemed to be complete. However, if a game is completed by the awarding of a penalty game by the umpire, the game shall be cancelled, and all stakes shall be returned.

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- d. If a player retires from a match while a game is in progress, but before that game has been completed, that game shall be deemed to be incomplete and all stakes shall be returned. Bets on a game which subsequently becomes a tie break will be settled as cancelled.
5. Current Set Betting
 - a. If a player retires from a match while a set is in progress, but before that set has been completed, that set shall be deemed to be incomplete and all stakes shall be returned.
6. Handicap betting - This bet is based on the number of games each player wins in a given match (e.g. a player given a 3.5 game start on the handicap who loses 7-6, 7-6, 7-6, would be the winner for handicap betting purposes).
 - a. If a player is awarded the match due to a withdrawal prior to the full number of sets being completed, all handicap bets on that match will be cancelled unless, at the time of the withdrawal, the result of the handicap betting is already determined.
7. Total games - Bets on the total number of games in a match will be over/under a particular number, e.g., 21.5 games.
 - a. In the event of a retirement, bets will be cancelled unless at the time of the withdrawal the result of the total games is already determined. E.g., If a match is abandoned at 6-4 4- 4, bets on Over/Under 19.5 games or fewer in the match are settled as winners/losers respectively, since any conclusion to the match would have to have had at least 20 games.
8. To Win / Lose First Set and Win the Match
 - a. If either player withdraws from the match before the first set finishes, then bets will be cancelled.
 - b. If the first set has been completed, then the match part of the bet will be determined by the player awarded the match.
9. Match Tiebreaks - In some competitions, an extended tie-break (Match Tiebreak – sometimes referred to as a “Super Tiebreak”) is played in place of a final deciding set.
 - a. For settlement purposes, this Match Tiebreak will be considered as one set (for set-related markets) and one game (for game-related markets). For example, in a ‘Best of three sets’ match, if Team A won the first set 6-0, Team B won the second set 6-0 and then Team B went on to win the Match Tiebreak, then the market Set Betting would be settled as 2-1 in Team B’s favor. The market Total Games would be settled against a total of 13 games.
 - b. For tennis matches that use the Match Tiebreak (in place of a final set), in the event that the next game turns out to be a Match Tiebreak, bets on the following markets will all be settled as cancelled.
10. Game/Point Related Markets
 - a. If the wrong player has been set as the server for any individual game (Current or Next Game) then all markets relating to the outcome of that specific game will be cancelled, regardless of the result.
 - b. In the event of a game not being completed, all bets on the game will be cancelled with the exception of Game to Deuce if the result has already been

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determined.

11. Lead after x points - Who will have most points after the listed number of points have been played.
 - a. Draw will be an option and will be the winner if tied at that stage. Should Draw not be offered, and the score is tied, then bets will be cancelled.
12. Race to x points - Winner being the team/player who reaches the specified points tally first.
 - a. Should neither team reach the total, and a 'Neither' option is not offered, then bets on that market will be cancelled.
13. Who will win nth point: Wager on who will win the named point.
 - a. Should the point not take place, bets will be cancelled.
14. Tournament Winner - Team/Player to win the named tournament.
 - a. Should a participant take no part in the competition then bets on them will be cancelled.
 - b. Should they withdraw or be disqualified after the tournament begins, then bets on them will stand.
15. Quarter Winner - Team/Player to win the Quarter of the Draw they are in.
 - a. Should a participant take no part in the competition then bets on them will be cancelled.
 - b. Should they withdraw or be disqualified after the tournament begins, then bets on them will stand.
16. IPTL (International Premier Tennis League) Substitute Players
17. If during a set a player is substituted, ALL bets including "bet in play" will stand. If a set doesn't start with the players indicated, all bets on that set will be cancelled.

Live (In-Play) Tennis Rules

In case of a retirement or walk over of any player, all undecided bets are considered cancelled.

In case of a delay (rain, darkness...) all markets remain unsettled and the trading will be continued as soon as the match continues.

If penalty point(s) are awarded by the umpire, all bets on that game will stand.

In case of a match being finished before certain points/games were finished, all affected point/game related markets are considered cancelled.

If a match is decided by a match tie-break then it will be considered to be the third set.

Every tie-break or match tie-break counts as 1 game.

Money Line – Winner (Player1, Player2)

Game – Which player will win the match.

TSet – Which player will win the specific set.

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TGame – Which player will win the next game.

Total – Total games played (Over, Under)

Game – Entire match.

TSet – Specific set.

Which player will win games X and Y of set N (Player1, Player2, Split)

Game – Always for the next 2 games; offered only before the first of the 2 games is started.

Number of Sets, Best of 3 – Exact number of sets played in match (2 Sets, 3 Sets)

Game – Best of 3 sets.

Number of Sets, Best of 5 – Exact number of sets played in match (3 Sets, 4 Sets, 5 Sets)

Game – Best of 5 sets.

Final results (Player1 Wins 2-0, 2-1; Player2 wins 2-0, 2-1)

Game – In sets, best of 3.

Final results (Player1 Wins 3-0, 3-1, 3-2; Player2 wins 3-0, 3-1, 3-2)

Game – In sets, best of 5.

Correct Score – Exact final score (Player1 Winning Score, Player2 Winning Score)

TSet – Specific score for the set.

TGame – Specific score for a specific game by set.

Odd Even – Total number of games played

Game – Games for the entire match are considered.

TSet – Only games of specific set are considered.

ALL FUTURES RULES

Future wagers are considered wagers for a specified team, person, etc. to win a specified future event. Examples include, but are not limited to: Pro Football Championship, American League Cy Young, Daytona 500, etc.

1. On all future wagers involving a recognized sporting organization - i.e. Pro Football Championship, World Series, etc. - the winner, as determined by the league commissioner, chairman, or other authoritative officer at the conclusion of set event will be declared the winner for wagering purposes. If a Massachusetts collegiate team or individual competing through a Massachusetts collegiate program (a "prohibited collegiate participant") finishes as the winner of a futures market that does not involve a collegiate tournament, the second-place team in that market (or highest placing team that is not prohibited) will be considered the winner for purposes of settling the futures market (i.e.

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Boston College wins the ACC regular season title, the highest finishing team that is not a prohibited collegiate participant will be considered the winner).

2. Future wagers that are originally offered seven (7) days or less from the start of the specified event may allow refunds on specific non-starters.
3. Future wagers that are originally offered more than seven (7) days from the start of the specified event will have NO refund on specific non-starters (such said event may have specific rules).
4. All future wagers are action regardless of team name changes or relocation, suspension, sanctions, and/or exclusions to participate.

OFF-THE-BOARD PARLAY ODDS

A parlay is a type of wager where multiple outcomes are selected. Each of the outcomes must win in order for the parlay to win. Any point spread tie reduces to the next lowest number of teams in the parlay. The odds for the number of teams placed in a parlay are based on the pay table below when the selections (point spreads and totals for football and basketball, games and segments) have a default line of -110. Listed below is the Sports Book pay table.

All Football and Basketball Parlays (Point Spreads and Totals all -110)

2	Teams	+260
3	Teams	+600
4	Teams	+1000
5	Teams	+2000
6	Teams	+4000
7	Teams	+8000
8	Teams	+15000
9	Teams	+30000
10	Teams	+60000
11	Teams	+110000
12	Teams	+200000
13	Teams	+350000
14	Teams	+600000
15	Teams	+1000000

PARLAY ODDS SELECTIONS

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The legs in a Pay Table parlay all must meet the following requirements:

1. Football, basketball (excluding money lines) and their halves or quarters
2. Point spread or totals
3. Default odds that are set at -110.

Maximum payoff on off the board parlays is +1000000. Acceptance of all parlays is at the discretion of management.

Example 1: The 2-team parlay (See picture below) is a standard parlay paying 2.6 to 1 or +260. Using the Pay Table, \$10.00 x 3.6 = \$36.00 payout. Pay Table parlays are not calculated using "true odds" (-110 is not .9091 in this case). The Pay Table Multiplier section below explains the way that Pay Table odds are calculated.

PARLAY (2 TEAMS)	
1 PARLAY @ \$10.00	
24Jan PRO FOOTBALL	
[302] COLTS	-7½-110
22Jan PRO BASKETBALL	
[702] BOBCATS	-6-110
Ticket Cost:	\$10.00
To Win:	\$26.00
Collect:	\$36.00
WRIT2	22Jan10 11:02:40
SR_POS2	

Pay Table Multiplier

This is the factor that, when used for each leg of a parlay, gives the Pay Table payout. For a 2-team parlay at default odds, the factor is a square root. For a 3-team parlay, it is a cube root, for a 4-team parlay, it is the 4th root of the payout.

The return on a 2-team Pay Table parlay at 2.6 to 1 is 3.6 for one, as the payout. The square root of 3.6 is 1.8974. This is the Pay Table Multiplier for 2-team parlays.

$$\$10 \times 1.89736 \times 1.89736 = 36.00.$$

Below is the pay table multiplier which is used as the method to calculate pay table parlays when the default odds are -110. The respective Pay Table Multiplier (shown below) by the True Odds Multiplier of the number (other than -110) minus the True Odds Differential (shown below).

Teams	Pay Table Multiplier
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2	1.89736
3	1.91293
4	1.82116
5	1.83841
6	1.85693
7	1.87344
8	1.87228
9	1.88536
10	1.89621
11	1.89027
12	1.88409
13	1.87339
14	1.86154
15	1.84786

Non-Pay Table Parlays

We use the term Non-Pay Table parlay when at least one leg does not meet requirements 1 and/or 2 of the Pay Table parlay default odds section above.

Sports like Boxing, Baseball, and Hockey use Non-Pay Table Odds. Football money line bets also use them. The [True Odds Multiplier](#) section below explains the way that Non-Pay Table odds are calculated.

Example 2: The 2-team parlay below uses the [True Odds Multiplier](#) because neither leg meets the Pay Table requirements, so $\$10 \times 1.9091 \times 1.9091$ (rounded) = \$36.45 payout.

PARLAY (2 TEAMS)	
1 PARLAY @ \$10.00	
30Jan PRO HOCKEY	
[2] CAPITALS	-110
28Jan BOXING	
[3605] MAYWEATHER	-110
Ticket Cost:	\$10.00
To Win:	\$26.45
Collect:	\$36.45
WRIT2	22Jan10 16:26:24
SR_POS2	

MGM Springfield Sports Book House Rules

Example 3: The 2-team parlay below uses the Pay Table Multiplier for 105 because it meets all other requirements for Pay Table Odds (see Pay Table Parlays above). Note: The root for the Pay Table Multiplier is based on only the number of legs that meet the requirement. It uses the True Odds Multiplier for 107 (-1/-120 = .8333) because that leg does not meet requirement 2. Although it is a Football game, it is a money line wager.

$\$10 \times 1.8333 = \18.33 payout.

PARLAY (2 TEAMS)	
1 BET(S) @ \$10.00	
Jan 08 NFL	
NFL WILDCARD PLAYOFFS	
[105] FALCONS	+3-110
Jan 08 NFL	
NFL WILDCARD PLAYOFFS	
[107] STEELERS	-120
Ticket Cost:	\$10.00
To Win:	\$25.00
To Collect:	\$35.00
TIMW	Jan 05 2012 09:35:58
BODINES T01	

Pay Table Non-Default Odds

We use the term Pay Table Non-Default Odds when all legs meet requirements 1 and 2 of a Pay Table parlay: 1) Football, basketball, and their halves or quarters 2) Point spread or totals, but at least one leg does not meet requirement 3 because it has odds that are not equal to the default odds.

Pay Table Non-Default parlays are not calculated using “true odds” (-120 is not .8333). The True Odds Differential section below explains the way that Pay Table Non-Default odds are calculated.

Example 4: The 2-team parlay below uses the Pay Table Multiplier for default odds for 302 (which meets all the requirements of a Pay Table parlay like Example 1 above). However, the other leg (304 Saints) has non-default odds -120, so a factor called the True Odds Differential is used to adjust the True Odds Multiplier of the -120 to derive the new Pay Table Multiplier for non-default odds -120.

$\$10 \times 1.8974 \times 1.8216 = \34.56 (rounded to nearest nickel \$34.55)

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PARLAY (2 TEAMS)	
1 PARLAY @ \$10.00	
24Jan PRO FOOTBALL	
[302] COLTS	-7½-110
24Jan PRO FOOTBALL	
[304] SAINTS	-3-120
Ticket Cost:	\$10.00
To Win:	\$24.55
Collect:	\$34.55
WRIT2	22Jan10 11:03:11
SR_POS2	

True Odds Differential

The only time that the True Odds Differential is used is when a leg contains a Pay Table sport that has non-default odds for point spread or totals (Example 4 above has -3-120 instead of -3 -110).

Calculating the True Odds Differential for a Non-Default Odds leg when default odds = -110

(True Odds Multiplier of -110) - (Pay Table Multiplier of -110) = True Odds Differential

$$1.9091 - 1.8974 = .0117$$

Calculation to find the Pay Table Multiplier for Non-Default odds -120 in Example 4

True Odds Multiplier of -120 = 1.8333 – True Odds Differential = .0117

Pay Table Multiplier of -120 = 1.8216

The only exception for not using the true odds differential is when the pay table multiplier exceeds that of true odds (-110 or .9091).

Calculations to find the True Odds Multiplier

When the Leg is a Favorite

When laying odds (money line is less than 0): $(-1) \times (100) / (\text{money line}) + 1$.

Example: True Odds Multiplier for Money line: -110: $(-1) \times ((100) / (-110)) + 1 = 1.9091$

When the Leg is an Underdog

When taking odds (money line is greater than 0): $(\text{money line}) / (100) + 1$ Example:

True Odds Multiplier for Money line: +130 = $((+130) / (100)) + 1 = 2.3$

Off the Board Teaser Odds

A teaser is a wager where a patron can alter the point spread or total on a list of games (2-10 teams) in the players favor. The additional points that the player receives on each

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selection reduces the odds. Below are the pay table teaser odds and associated values, which may be altered.

Example: Two team 6-point pro football teaser for 120 dollars.

Giants are +4 add 6 points, the teased line is now +10.

Jets + 6 points add 6 points, the teased line is now +12.

The payout is -120. In this case, you will risk 120 dollars to win 100 dollars.

In case of a wagering tie or no action on a two-team teaser, the wager is refunded.

Otherwise, a tie or no action reduces teaser to next lowest number of plays.

Pro Football Teasers (Sides and Totals)

	6 Point	6.5 Point	7 Point
2 Teams	-130	-140	-150
3 Teams	+160	+140	+120
4 Teams	+250	+200	+180
5 Teams	+400	+350	+300
6 Teams	+600	+500	+400
7 Teams	+1000	+900	+700
8 Teams	+1500	+1200	+1000
9 Teams	+2000	+1500	+1200
10 Teams	+2500	+2000	+1500
11 Teams	+3500	+2500	+2000
12 Teams	+5000	+3500	+2500
13 Teams	+7500	+5000	+3500
14 Teams	+10000	+7500	+5000
15 Teams	+15000	+10000	+7500

College Football (Sides and Totals)

	6.5 Point	7 Point	7.5 Point
2 Teams	-130	-140	-150
3 Teams	+160	+140	+120
4 Teams	+250	+200	+180
5 Teams	+400	+350	+300
6 Teams	+600	+500	+400
7 Teams	+1000	+900	+700
8 Teams	+1500	+1200	+1000
9 Teams	+2000	+1500	+1200

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10 Teams	+2500	+2000	+1500
11 Teams	+3500	+2500	+2000
12 Teams	+5000	+3500	+2500
13 Teams	+7500	+5000	+3500
14 Teams	+10000	+7500	+5000
15 Teams	+15000	+10000	+7500

Basketball
(Sides and Totals)

	4 Point	4.5 Point	5 Point
2 Teams	-110	120	-130
3 Teams	+160	+140	120
4 Teams	+250	+200	+180
5 Teams	+400	+350	+300
6 Teams	+600	+500	+400
7 Teams	+1000	+900	+700
8 Teams	+1500	+1200	+1000
9 Teams	+2500	+2000	+1700
10 Teams	+3500	+3000	+2500
11 Teams	+5500	+5000	+3500
12 Teams	+8000	+7500	+5000
13 Teams	+10000	+9000	+7000
14 Teams	+15000	+12500	+10000
15 Teams	+20000	15000	+12500

Regulation: 205 CMR 247 Exhibit 1
Description: Encore Boston Harbor In-Person House Rules

Submitted:
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GENERAL RULES

- 1) These Sportsbook House Rules (“House Rules”) apply to all bets placed through the retail sportsbook (“Sportsbook”) and kiosks operated by Wynn MA, LLC, dba Encore Boston Harbor (“EBH”).
- 2) Management reserves the right to add, delete, modify, or change the House Rules and/or payoff odds without prior notice or liability, subject to applicable regulatory approval of the Massachusetts Gaming Commission. It is the customer’s responsibility to review and check for any updates to House Rules.
- 3) Management reserves the right to refuse any bet; or delete or limit any selection(s) prior to the acceptance of the bets.
- 4) Management reserves the right to modify any lines, odds, or any other bet prices or payoffs prior to the acceptance of the bet.
- 5) Minimum Bet of Singles \$10, Parlays \$10, Round Robin \$1 based on number of legs to Maximum bet of \$5 million. Kiosks may accept bill denominations lower than \$10, but the minimum bet is set to \$10 at this time. Management shall notify IEB prior to revising the minimum or maximum bet threshold.
- 6) Management will determine the minimum and maximum wagers on all events and can set a lower maximum wager amount or higher maximum wager amount per patron for any offered event and/or wager type. Patrons may fund wagers in cash or with a winning sports wagering voucher. Credit wagers of any type are not permitted.
- 7) Wagers may be accepted at other than the posted odds at the discretion of management.
- 8) If, for some reason, an event occurs that is unclear or not covered by these Game Rules for Sports, the Operator reserves the right to decide the outcome of each event on a case-by-case basis.
- 9) The Sportsbook will not offer or allow any bets to be placed on any prohibited sporting events.
- 10) Individuals may not place bets on behalf of someone else. All bets will be deemed to have been accepted from the individual placing the bet (i.e., customer) only, and not on behalf of an entity or other person.
- 11) The use of electronic communication devices is allowed while at the counter or at a kiosk placing a wager unless posted otherwise or EBH personnel request discontinuing the use of the device.
- 12) All wagers are subject to AML standards, including triggers and requirements for filing of suspicious activity reports.
- 13) If the customer or a loved one is experiencing problems with gambling and needs support, please call 1-800-327-5050 or visit <https://gamblinghelpline.ma.org/> to speak with a trained specialist. The helpline is available 24/7, is free, confidential, and available in multiple languages.

Regulation: 205 CMR 247 Exhibit 1
Description: Encore Boston Harbor In-Person House Rules

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BETTING TICKETS

- 1) The time on betting tickets will be Eastern time.
- 2) Customer is responsible for confirming betting details before submitting a bet. Once a bet is accepted by the Sportsbook, an accepted bet cannot be altered, cancelled, or voided, except in accordance with these rules or at the discretion of management upon approval of the customer and the Sportsbook.
- 3) Customer is responsible for checking the accuracy of any ticket(s) prior to leaving the betting window. Once the customer leaves the betting window, the wager is deemed accepted.
- 4) A winning wager will not be paid without the customer copy of the wagering ticket, except for lost, stolen, or unreadable tickets, which will be honored as provided in these House Rules.
- 5) The Sportsbook is not responsible for lost, stolen, altered or unreadable tickets. For all honored lost or stolen tickets, once the rightful owner of a winning ticket has been determined, payment will be made as soon as possible. For all lost, stolen, or unreadable tickets where the rightful owner cannot be immediately determined, the waiting period for honored claims will be 365 days.
- 6) Winning tickets become void after 365 days after the result of the event bet upon has been posted.
- 7) The Sportsbook will maintain a record of all point spreads, odds, final scores, and related betting propositions for 365 days after the event(s).
- 8) Winnings are subject to IRS reporting and withholding requirements, if applicable.
- 9) Funds for betting can be done with cash or winning tickets at an Encore Boston Harbor betting window.

KIOSKS

- 1) Kiosks are available for placing wagers. Customer is responsible for entering information correctly.
- 2) A kiosk only accepts cash, vouchers and winning tickets for wagers.
- 3) In case a bet is accepted by technical error or full payment for the wager is not received, the bet will be void.
- 4) Should a dispute arise about the acceptance or the lack of any transaction, the transaction logs will be the ultimate authority in deciding such matters.

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Description: Encore Boston Harbor In-Person House Rules

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PROHIBITED PERSONS

Prohibited Persons are defined as follows:

- a) A person that is under 21 years old. Persons under the age of 21 are prohibited from wagering, collecting winning wagers, using a kiosk, or loitering in or about the Sportsbook area.
- b) Management, directors, officers, owners and employees or any relative living in the same household;
- c) An individual with proprietary or non-public information held by management;
- d) A professional or athlete, coach, referee, team owner, employee of a Sports Governing Body or its member teams and patron and referee union personnel, seeking to place Sports Wagers on events in the sport in which the individual participates, or in which the athlete the individual represents participates;
- e) Persons placing Sports Wagers as agents or proxies for others;
- f) Any individual prohibited from Sports Wagering pursuant to 205 CMR 250.00;
- g) Any individual who is self-excluded from Sports Wagering pursuant to 205 CMR 233.00;
- h) Any individual who is prohibited from or subject to limitations regarding Sports Wagering pursuant to 205 CMR 254.00 and 255.00;
- i) Any individual Wagering while not in the authorized geographic boundaries within the Commonwealth;
- j) Any restricted patron Wagering in violation of their restrictions established in 205 CMR 238.32; Any individual Wagering in violation of state, local or federal law; or
- k) Other prohibited persons as determined by the MGC;

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ACTION / NO ACTION

- 1) “Action” refers to a bet that is deemed to be valid after it has been placed. “No Action” refers to a bet that is deemed to be not valid after it has been placed. Bets for events that are deemed No Action will be refunded.
- 2) Except as noted below or otherwise specified, all events must be held within forty-eight (48) hours of the scheduled start time to be considered "action." Bets will be declared void for postponed events which have not started within 48 hours after the originally scheduled starting time. This rule does not apply to tennis and baseball, for which Sport Specific Rules can be found below.
- 3) Should an event be moved from the originally announced venue - with or without change of playing surface - all bets will remain valid, unless the new location in which the event shall take place, will be the Home venue of the team which originally was listed as the away team. In such cases all bets will be cancelled.
- 4) Unless otherwise provided for in specific sports in these House Rules or unless otherwise states in the selection/market/event name, a sporting event player must play to be deemed as Action.
- 5) All season long bets (such as Regular Season Wins, Exact Regular Season Wins, Team to Make the Playoffs, Championship Futures, Division Wagers, etc.) are Action regardless of cancelled or forfeited games, unless otherwise stated (example: Notre Dame Regular Season Wins – Must Play 12).
- 6) If a league postpones its season longer than 180 days or cancels the entire season, this will be deemed No Action and all bets will be refunded.
- 7) For season long player statistical leader and award futures, players must play in at least 50% of regular season games for “action”.
- 8) For cancellations due to COVID-19, please see game-specific rules for cancelled events.

ODDS/LINE CHANGES

Posted odds will be changed automatically on the electronic boards.

Posted odds will be changed manually on all handwritten boards.

Posted changes will be updated within 10 minutes on the electronic boards or the handwritten boards.

Non-posted printed media will be updated on a weekly basis with the date of the last issue.

Encore Boston Harbor will accept wagers on currently posted terms unless otherwise posted or noted on printed media.

Customers will be notified by the ticket writer (the ticket writer is notified by the OTC terminal of odds changes) or in the bet slip section of the kiosk if odds for their selection change while in the process of placing their wager

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OFFICIAL

- 1) General: Unless specifically stated below, in case an event is abandoned, all bets will be canceled regardless of the score-line at the time of abandonment, except for:
 - a) Wagers on an event where the organizer of the event provides an official result within 48 hours of the scheduled starting time.
 - b) Wagers on an event where the outcome has already been decided, like first goal scorer or half-time result.
 - c) Wagers where our Sport Specific Rules below specify that the other conditions for settling and canceling bets count.
- 2) Baseball and Softball: In all nine-inning scheduled games, winners and losers are "official" after nine innings of play unless the home team is leading after eight and one-half innings or the game is tied at the end of 9 innings and goes into extra innings. In all seven-inning scheduled games, winners and losers are "official" after seven innings of play unless the home team is leading after six and one-half innings or the game is tied at the end of seven innings and goes into extra innings. If a game goes into extra innings, winners and losers are "official" after the winner is decided after a full inning of play if the visiting team is ahead, or after the home team has scored to win the game. Called/suspended games must go a minimum of five innings, or four and one-half innings if the home team is ahead. The called/suspended games rule also applies to seven-inning scheduled games. For bets on the pregame money line, if a game goes past five innings and is subsequently called/suspended, the winner is determined by the score after the last full inning of play, unless the team batting second scores to tie, or takes the lead in the bottom half of the inning, in which case the results are determined by the score at the time the game is called. For first 5 innings wagers, if a game is suspended in the bottom of the 5th inning with the home team ahead, all money line bets will be posted as official at the time of suspension, with the total being refunded
- 3) Motor Sports: A race must be completed or deemed official by the governing body, and a winner declared within seven (7) days of the start of the race to be considered "official". If an event does not start, as long as the event finishes within the particular season, all bets are Action.
- 4) Golf: A tournament must be completed or deemed official by the governing body, and a winner declared within seven (7) days of the start of the tournament to be considered "official". If an event does not start, as long as the event finishes within the particular season, all bets are "action".

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DETERMINING THE WINNER

- 1) The winner of an event or game will be determined on the date of the event's conclusion. Management does not recognize suspended games, protests, overturned decisions, changes to the score, etc.
- 2) Management, at its sole discretion, may delay payment of winning wagers if the final score is questioned or challenged. Once the score is posted for payment, no subsequent score changes will be recognized.
- 3) The winner of a proposition wager that occurs while a game or match is in progress will be Action, regardless if the game or match is played to its conclusion, unless otherwise specified.
- 4) If conference or division alignment is changed for any reason, the original futures on those specific categories will be deemed "no action".
- 5) If a league declares a championship, conference, division, award or any other category a winner, all bets on the winning team (or player) will be paid out regardless of team relocation, name change, or changes to regular season schedules or playoff formats, and regardless of when they are determined as long as they are designated winners by the league in a particular season.
- 6) Bets will be paid out if the league declares a championship, conference, division or any other category a winner without playoffs taking place in a particular season.
- 7) If a league does not declare a championship, conference, division or any other category a winner, all bets on those futures markets will be void and considered "no action".
- 8) When betting on the "field", the field includes all other players or teams that are not specifically listed. Regardless of where the "field" selection is located on the mobile app in a particular event, all of the players or teams listed in the event are NOT included in the "field" bet, no matter what order in which they are displayed.



BOSTON HARBOR

A WYNN RESORT

Regulation: 205 CMR 247 Exhibit 1
Description: Encore Boston Harbor In-Person House Rules

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WAGERING TIES

- 1) Straight Wager: No Action. The wager will be refunded.
- 2) Parlays: If one or more legs result in a tie or “push”, the payout of the parlay will be recalculated based on the remaining legs.
- 3) Teasers: In the event one teaser leg results in a push or canceled, the entire teaser is cancelled, and the bet refunded for a two-team teaser. For any other teaser, the teaser pay-out will be recalculated removing the cancelled or push legs.
- 4) Dead Heats: In the case of a tie for an award or any other event, odds will be divided by the number of winners. In case two or more participants in a Win or Group Outright bet type are declared joint winners - and no odds have been offered for a tie or a draw - dead heat rules may be used to settle bets. In such cases, the net odds for the participants in question will be divided by the number of participants involved in the draw scenario.

CALCULATION OF WAGERS

Moneyline: The moneyline is expressed as a 3 to 6-digit number. Example of Pricing: Favorite pricing - 160 means a player must bet \$160 for every \$100 they wish to win, and multiples thereof. Underdog pricing +120 player will win \$120 for every \$100 bet.

Point spread: The point spread is expressed as a 3 to 6-digit number. For example, -110 means a player must bet \$110 for every \$100 they wish to win. Or, +450 means a player will win \$450 for every \$100 bet.

Parlay: Odds will be calculated based on the prices of the individual selections.

Teaser: Odds are derived from a fixed payout chart.

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BETTING TYPES

The Sportsbook has full discretion on whether to offer any betting type permitted by the Massachusetts Gaming Commission. Types of bets that may be offered by the Sportsbook include:

Main Market Rules

Bets on half / period / quarter/ set / game / inning / map / round refer to the result achieved in the relevant timeframe. This does not include any other goals / points / runs or similar outcome achieved from other parts of the event. Overtime period is excluded, unless otherwise stated in the specific sport rules.

Spread

This requires the patron to predict the winner of the game or event applying the given spread or handicap. In spread betting, a team is awarded a virtual goal /points /set /games /other advantage. This advantage will be added to the official final result for bet grading purposes.

Examples:

Football: (Team A) +3 vs (Team B) -3. Patron places a bet of \$100 on Team B to win. Team B must win the game with a margin more than 3 for the bet to win. If Team B wins with exact 3 points, bets are considered as void and bets are refunded. If Team A wins or lose game by less than 3 points, bets on Team B lost.

Basketball: (Team A) -2.5 vs (Team B) +2.5. We place a bet of \$100 on Team B +2.5. Bets win if Team B wins or loses by 2 points or less. If Team B loses by 3 or more points bet is lost.

Soccer: The Asian handicap is a special type of handicap used for soccer games. Depending on the strength of each team, a spread is given. This enables the odds for each side to be more similar. All bets on the Asian handicap in live betting (including 1st/2nd half bets / extra time/ 1st half extra time / 2nd half extra time) are settled according to the score line. Any goals prior to the bet being placed are ignored for settlement purposes. Games can be handicapped in $\frac{1}{2}$ and $\frac{1}{4}$ intervals as to eliminate the possibility of a push since no one can score a half-goal. Quarter ($\frac{1}{4}$) handicaps split the bet between the two closest $\frac{1}{2}$ intervals. For instance, a \$100 bet with a handicap of $1\frac{3}{4}$ is the same as betting \$50 at $1\frac{1}{2}$ and \$50 at $1\frac{3}{4}$. With $\frac{1}{4}$ handicap bets, you can win and draw (win $\frac{1}{2}$ of bet) or lose and draw (lose $\frac{1}{2}$ bet). The $\frac{1}{4}$ goal handicap may be expressed as "0.25" or "0 and $\frac{1}{2}$ ", or as "pk and $\frac{1}{2}$ ". The bettor's bet amount is automatically divided equally and placed as 2 separate bets. This means that with a handicap point of 0-0.5 or 0 and $\frac{1}{2}$, half of your bet is on the 0-point handicap and the other half is on the 0.5 handicap.

Money Line / Winner

Money line or Winner requires a patron to predict the winner of the event. The option of a draw is removed, and a market is offered with 2 outcomes (Team A vs Team B or Player A vs Player B). Bets on a player or team to win an event include overtime if played. Bets on a player or team to win an Inning, Game, Set, Period, Quarter, Half and Map bets do not include overtime unless otherwise stated in the specific sport rules.

If the game, event, or relevant timeframe ends in a draw, bets will be void and the amount wagered will be refunded.

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Game Result / 3-Way Money Line

This requires the patron to predict the winner of the game or event. Market has 3 outcomes and draw option is offered (Team A or Player A, Draw, Team B, or Player B). Bets do not include the overtime period unless stated in the specific sport rules.

Draw No Bet

This requires the patron to predict which team will be the winner. Draw No Bet is similar to Winner and Money line markets, but overtime period is excluded unless otherwise is stated. In case of a draw, all bets will be void and full bet will be refunded.

Total (Over/Under)

This requires patron to predict if the points/goals /runs /games scored will be over or under a given number. The market will be settled according to specific rules for each sport. Total market may refer to whole game/event or a part of it (e.g., half, quarter, inning, period, interval). Total market can be offered for a team or player (e.g., Home Team Under/Over, Away Team Under/Over, Player A Under/Over). Total may refer to goals, points, sets, games, corners, turnovers, touchdowns, field goals, touchdowns, sacks, 180s, classified drivers, tries, bases, or player props.

If a game/event is abandoned, bets will be void unless settlement is already determined.

In a 3-way Total, the line is set so that there is also a 3rd outcome (equal or exact).

Example:

Team A vs. Team B professional ice hockey. Event Total has 3 outcomes: over 5 goals, under 5 goals, or equal to 5 goals.

Winning Margin

This requires a patron to predict the team to win the game and the margin of victory.

Examples:

Football: Team A vs Team B: If the patron believes that it will be a close game, but Team A will win, patron can select Team A to win by 1-6 points margin. This means the patron's bet wins if Team A wins by 1 up to 6 points. If Team A wins by 7 points or more our bet will lose.

Basketball: Team A vs Team B. If the patron believes that Team A will easily win, the patron is able to place a bet on Team A to win by 21 or more points. Bet will win only if Team A wins by 21+ points difference.

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Half-Time / Full-Time

This requires a patron to predict the result of a game at halftime and at the end of regular time or regulation. In baseball, half time is defined as the first 5 innings of a game.

The possible outcomes of this market (Half Time result / Full Time result) are:

Home Team / Home Team
Home Team / Draw
Home Team / Away Team
Draw / Home Team
Draw / Draw
Draw / Away Team
Away Team / Away Team
Away Team / Draw
Away Team / Home Team

Race to X

This requires a patron to predict which team will be the first to score X points in the game/event. Race to X market may also refer to Runs (Baseball), Corners (Soccer), Games (Tennis), or Goals (Handball).

Race to X can be offered for the game/event or a period of it. For example, in a volleyball game, 1st set Race to X points. In a basketball game, 1st quarter race to 15 points.

In a 2-way market, selections are home and away team (or Player 1, Player 2). If a game/event ends before any team reaches the specific number of points, the market is considered cancelled and bets are refunded. In 3-way market, in addition to home and away, there is a None option.

Highest Scoring Half/Quarter/Period

This requires a patron to predict in which half/quarter/period most points/goals will be scored. If two or more halves/quarters/periods have the same highest score, then Dead-Heat Rules apply unless equal outcome is offered.

Odd/Even

This requires a patron if accumulated goals/points/runs will add up to an odd or even number. When there is a zero score (for example, no goals scored on a soccer game), this will count as Even for settlement purposes. If a game is abandoned, bets will be void, unless an outcome is already determined. The market will be settled according to specific rules for each sport.

Examples:

Baseball: Team A vs Team B. Patron places a bet on Odd. Bet will win only if the total number of accumulated runs in the game add up to an odd number.

Basketball: Team A vs Team B. Patron places a bet on Even number of points. Bet will win only if total number of accumulated points in the game will add up to an even number.

To Qualify: Win the Cup / Advance to Next Round / Win the Group or Division

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This is a bet on a team or player to qualify to the next round of the tournament. Winner is the team/player advancing to the next round or winning the group or division. Should a team be disqualified from the tournament prior to the game, and a bye is awarded, then all qualification bets will be void.

One-leg Game: If the referee abandons a game (e.g., due to crowd disturbances, unplayability of the pitch, or one team not having enough players to continue), bets will be settled based on decisions of the relevant governing body.

Division Betting

In case of a change in the official competition rules, during the competition, bets will be considered as void (for example, if the number of teams relegated changes).

For settlement purposes, league tiebreak rules apply. If that doesn't break the tie, Dead-Heat Rules will apply in the event of two or more teams tying in the standings. Bets will stand on any team which does not complete all its fixtures. The only exception to this is for South American leagues, where a playoff is played to determine the league winner when teams are tied 1st on points. In this case, we will deem the league winner to be the winner of the subsequent playoff. If a team is removed from the league before the season has started, then all bets on that market will be made void. If a team is removed or excluded during the season, due to any external reasons (for example due to debt) then all bets concerning this team will be cancelled and settled as void.

Head-to-Head (H2H) and Triple Head (H3H) Betting

This requires a patron to predict which one of the teams/competitors in the Head-To-Head gets the best finishing result/position/points. Both participants in a H2H must start for bets to stand, and at least one of the participants must finish with an official result. Otherwise, all bets will be void and full bets will be refunded.

For H3H, the same rules apply, only in a H3H there will be 3 competitors/teams available to select.

For Season H2H, a patron predicts which team/participant will get the highest final position in a competition. Playoffs are not included unless stated otherwise.

Markets will be settled according to the official standings of the governing body.

Correct Scores

This requires a patron to predict the score at the end of regulation time, unless stated otherwise. Own goals count for determining final score, but House Rules that provide otherwise for player or team wagers govern.

Double Chance

A Double Chance market allows a patron to cover two of the three possible outcomes in a game with one bet.

The following options are available:

- 1 or X - if the result is either a home win or a draw then bets on this option are winners.
- X or 2 - if the result is either a draw or an away win then bets on this option are winners.
- 1 or 2 - if the result is either a home win or an away win then bets on this option are winners.

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Parlays

- 1) Each parlay risk limits depends on the limits of each selection of the parlay. The payout is calculated by multiplying the exact odds.
- 2) If one or more legs of the parlay are No Action, cancelled, or a push the payout of the parlay will be recalculated based on the remaining legs.
- 3) In case of postponement of a game/event which is selected in a parlay, it will follow the specific sport rules.
- 4) Management reserves the right to restrict parlays on events at its sole and absolute discretion.

BETTING TRANSACTIONS

Live Betting (a/k/a in-game or in-running wagering)

When scores are displayed during live betting, every effort is made to ensure the accuracy of the score and game/event situation. No liability is accepted for incorrect information displayed.

Placing Bets

- 1) Management reserves the right to decline part or all of a requested bet.
- 2) Customer is solely responsible to ensure that the details of requested bet are correct.
- 3) Customer cannot cancel or change any placed bet when the transaction is completed.
- 4) Management reserves the right to cancel or void any bet at its sole discretion, with a void bet being subject to any applicable approval by the Massachusetts Gaming Commission.

Confirmation of a Bet

- 1) A placed bet is not valid until it is validated and shown in the customer open bets.
- 2) Valid bets have a unique transaction code (Bet ID).
- 3) In cases of uncertainty about the validity of a bet, the customer shall review their transactions after each placed bet in order to ensure that all requested wagers/bets were accepted.
- 4) Management does not take responsibility for missing or duplicate bets made by the customer.
- 5) Should a dispute arise about the acceptance or the lack of any transaction, the transaction logs will be the ultimate authority in deciding such matters.

Refusal of Bet

- 1) Sportsbook management reserves the right to refuse any bet in its sole discretion and without giving a reason.
- 2) If the Sportsbook is willing to accept a part of a bet or accept a bet at different odds or terms, the Sportsbook may propose a revised bet that the patron can then decide to accept or decline. The patron will be given a limited time to make this decision and, if the patron does not respond within the time, the bet will not be placed.

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Void Wagers

- 1) A void wager is a wager that is cancelled after the event wagered on has begun, subject to any required approval by the Massachusetts Gaming Commission.
- 2) Voided wagers shall be refunded to the player (i.e., stake amount) and deducted from the adjusted gross sports wagering revenue, if previously included.
- 3) Should a player self-exclude after placing a wager, the player shall not be entitled to a refund or any winnings.
- 4) The Sportsbook may void a sports wager if management has reasonable basis to believe that there was obvious error in the placement or acceptance of the sports wager.

Cancellation of Bets

- 1) The Sportsbook makes every effort to ensure that no errors are made in prices offered or bets accepted. Human, mechanical, or technical issues may occasionally result in errors. The Sportsbook reserves the right to correct any errors and to cancel or void any bets placed where such errors have occurred.
- 2) All cancelled wagers shall be refunded (i.e., the stake) to the patron as soon as practical.
- 3) The following are reasons why bets may be cancelled, although the list is not inclusive:
 - a) Cancellation/rescheduling of the intended event.
 - b) The patron placed an unintended wager.
 - c) The sports event was created with incorrect odds or other obvious error (see also Obvious Error/Resettlement rule).
- 4) Unless otherwise stated, in the betting offer or in the special rules of each sport:
 - a) If a game is not completed or not played (e.g., through disqualification, interruption, withdrawal, changes in draws, etc.), all undecided markets are considered void.

Examples include the following:

 - i) The event or tournament is cancelled or declared void.
 - ii) Head-to-Head (H2H) Bets: If one or more participants withdraw before they have started the event/tournament.
 - iii) Combo / Multi Bet: The cancelled event selection is set to odds 1.00 and the overall bet odds is adjusted accordingly.
 - b) In case of technical difficulties, for the Sportsbook to cancel a bet, the management reserves the right to deduct any invalid winnings from the bet winnings.

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Obvious Errors and Resettlements

- 1) The Sportsbook strives to ensure that there are no errors in odds or price offered or wagers accepted. Notwithstanding these efforts, if due to human or computer error or technical difficulties, if a patron places a wager based upon an obvious error and/or if a patron takes undue advantage of such a situation, then management reserves the right, in its sole discretion, to take one of the following measures:
 - a) settle winning wagers at the correct price as reasonably deemed by the Sportsbook.
 - b) void wagers that are placed in obvious error.
- 2) Examples of obvious error include:
 - a) Wagers with transposed odds.
 - b) Wagers offered or placed on markets that enlists incorrect participants.
 - c) Wagers offered or placed on markets where participants are incorrectly designated or listed in their incorrect order (e.g., wrong player name, wrong home team).
 - d) At the time a wager was placed for a particular event, the price/wager offered are materially different from the marketplace.
 - e) Misquotation or miscalculation of odds or terms due to human or computer error or due to technical issue.
 - f) Acceptance of bets on a game or an event that is finished or is in progress.
 - g) Acceptance of bets on a game or an event that has been suspended or clearly should have been suspended.
 - h) A player taking advantage of obvious errors or colluding with other players to bet or wager on incorrect odds, pricing, or wagered offered.
 - i) Due to technical failure or computer error.
 - j) Wager placed or accepted on unapproved sporting event or team.
 - k) A wager or the result thereof is compromised due to any illegal activity.
 - l) Wager is placed and or accepted on an incomplete or abandoned event.
- 3) A resettled wager is a wager that may initially have been settled incorrectly or settled before the final outcome is determined. This includes, for example, a resettlement as a result of a technical error that results in a minor error in odds that needs to be corrected after initial settlement but does not meet the criteria for obvious error. In this case, a cash out transaction will be made void and the bet will be settled to the final result.

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Settlement of Bets

- 1) Management reserves the right to remove or suspend a market/event at any given time. When a market is suspended, the requested bets will be rejected.
- 2) Potential winnings/returns on a ticket or bet slip is for information only.
- 3) Parlays: Potential winnings/returns are reduced every time one of the selections is deemed void or cancelled (push). Bet settlement will be done based on the rest of the selections.
- 4) Push: Unless odds are quoted for a tie or draw, any market in which the result is a tie will be refunded.
- 5) Management reserves the right to withhold payment and/or void the bets for the specific event if management has evidence that the event's integrity has been jeopardized, or the event has been manipulated (odds manipulation, match fixing, etc.). Evidence of the above may be based on the size of bets, the volume of bets, and/or pattern of bets placed. A decision given by the relevant governing body of the sport in question (if any) will be conclusive.
- 6) Management reserves the right to conduct an internal investigation on repetitive bets containing the same outcomes by a customer. During the investigation time, management reserves the right to withhold payment of such bets and/or void such bets.
- 7) Management reserves the right to delay the settlement of an outcome or an event until an official confirmation is published.
- 8) In case of an incorrect settlement of markets, Management reserves the right to correct them at any time.
- 9) When a problematic bet that meets one of the criteria mentioned above occurs and/or is identified during live betting or after the event has finished, the bet should not get cashed out. If the cash out bet settlement has been accepted, Management reserves the right to reverse cash out or/and cancel or void the bet.
- 10) All settlements are based on TV insert, results, and statistics provided by the relevant league's governing body. The Sportsbook does not recognize, protests, overturned decisions, changes to the score, etc., after the date that event was completed.

Dead Heat Rules

- 1) When two or more selections share one of the places, Sportsbook management permits the entry of win dead-heat and place dead-heat reductions, which are fractions indicating by how much the returns to the bettor are reduced. When each-way terms are stored with the bet, management will set reductions for each set of terms that were offered.
- 2) Management handles dead-heats by dividing the price for each selection by the number of selections that dead-heat. For a dead heat between two selections, each therefore pays out half as much as they would have done if either had won outright. For three dead-heat selections, each pays out only one-third as much, and so on.
- 3) When calculating how many places are paid, Sportsbook management counts as many selections as there are places, unless there is a dead heat for the last available place. For example, if three places are offered and two selections dead-heat for first, the next-finishing selection takes third place. If there are three places and three selections dead-heat for third, Sportsbook management pays out on all five selections finishing in the top three places.

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PATRON COMPLAINTS/DISPUTES

- 1) If a patron has any complaint, claim, or dispute concerning any outcome of a wager or regarding the Sportsbook services, or any other sports wagering activity, please promptly bring any complaint, claim, or dispute concerning any outcome regarding the services or any other activity to Customer Support at

Encore Boston Harbor

Attn: Sports Book

One Broadway, Everett MA 02149

857-770-7000

- 2) The Sportsbook shall diligently investigate all sports bettor complaints within ten calendar days from receipt.
- 3) In the event a dispute cannot be resolved to the satisfaction of the customer, the customer has the right to file a dispute with the Massachusetts Gaming Commission. Decisions of the Massachusetts Gaming Commission are final. The sports wagering division can be contacted via website at <https://massgaming.com/contact/> or the Fair Deal hotline at 1.844.303.TIPS (8477).

SPORTS SPECIFIC RULES

The Sportsbook has sole discretion on the types of sporting events offered for wagering that are in accordance with events authorized for wagering by the Massachusetts Gaming Commission. The presence of rules for wagering on a particular sporting event does not obligate the Sportsbook to offer the sporting event for wagering. For clarity, there may be a sports category with rules listed below that is not available for wagering by the Sportsbook.

Prohibited Events

Prohibited sports events include:

- a) High school and other amateur youth sporting events.
- b) Any sporting event that has not been approved for sports wagering by the Massachusetts Gaming Commission (including Massachusetts Collegiate teams which are not competing in a tournament)

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Pro Football / College Football

- 1) Overtime is included in the final result, unless stated otherwise in market description.
- 2) AFC/NFC Conference Winner bets are determined by which teams advance to the Superbowl.
- 3) NFL Divisional Winners are determined by which teams are deemed division winners according to NFL.com at the completion of the NFL Regular Season.
- 4) Will Either Team Score 3 Unanswered Times: Predict whether either team will string together 3 consecutive scoring plays. A safety, field goal and touchdown count as scoring plays. PAT's (Point after Touchdown) and 2-point conversions do not count as scoring plays as they are a continuation of the actual Touchdown.
- 5) Player specials (Passing Yards, Pass Completions, Receiving Yards, Rushing Yards, Sacks, Tackles, Assists, Will/Will not Score Touchdown etc.).
- 6) Players have to participate in the game for bets to stand. If a player does not take part of the game (even when he is in the official active roster), bets will be voided.
- 7) For settlement purposes, the player who carries the ball into the end zone or catches the ball in the end zone will be considered the touchdown scorer (i.e., not the Quarterback who passed it).

Pro Basketball / College Basketball

- 1) Bets will be determined and settled on the official final score of the full match including overtime, unless stated otherwise below (please see: Regular Time Only Markets). The final score of the match is determined only if the match is completed in its entirety. Bets requiring a fulltime outcome of a match that is abandoned will be considered void. All betting markets which are not reliant on the completion of the full match are eligible to be settled assuming the period for which they refer to is complete.
- 2) Regular Time Only Markets: Examples are:
 - Match Result
 - Half-Time / Full-Time
 - Highest Scoring Half
 - Highest Scoring Quarter
 - 2nd Half Total Points Over / Under
- 3) 4th Quarter Markets: Resulted at the end of the fourth quarter, overtime will not count.
- 4) Overtime Included Markets: Examples are:
 - Money Line
 - 2nd Half Total Points Over / Under (Including Overtime)
 - 2nd Half Point Spread (Including Overtime)



BOSTON HARBOR

A WYNN RESORT

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Baseball and Softball

1. The Sportsbook offers all Baseball markets as Action without listed pitchers (Unless otherwise stated). If a listed pitcher is selected by customer and the pitcher does not start the game the bet will be a void.
2. Matches which have not started or are abandoned and not resumed within 12 hours of the originally scheduled starting time, will be postponed and markets will be voided.
3. All markets include Extra Innings unless stated otherwise.
4. Money Line: Result becomes official once 5 innings have been played (4.5 if the home team has the lead) and if the official Organizer announces a winner.
5. Run Line, Total Runs Over / Under, Team Total Runs Over / Under, Game Total Runs Odd / Even and Last Team To Score: At least 9 innings must be played (8.5 if the home team has the lead) and the official Organizer must announce the winner for bets to stand. If the match is abandoned, or continued on a later date, more than 12 hours after the original start time, the markets will be voided unless the outcome of the bet is already decided.
6. Player Specials: Any player involved in a player special must play in the game for bets to stand. For pitchers, they must throw at least one pitch. For batters, they must be featured in the starting line-up and make at least one plate appearance. For any games where 9 innings (8.5 if the home team is in the lead) aren't completed, all player specials will be voided, unless the outcome is already determined. The outcome may be determined by going over or the player being removed from the game before the game ends.
7. Change to Number Of Innings Being Played: If the official Organizer announces a change to the number of innings being played (for example, 7 innings instead of 9) before the match starts, then all bets will be valid if 7 innings are played (6.5 if the home team has the lead). This will count for all bets offered except for Money Line where just 5 innings would need to be completed (4.5 if the home team has the lead) for the result to become official.

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Ice Hockey

1) Examples of bet types for Regular Time (60 minutes only):

- Match Result (1X2)
- Handicap (2 Way)
- Handicap (3 Way)
- Total Goals Over/Under
- Odd/Even Total Goals
- Home Team Goals Over/Under
- Away Team Goals Over/Under
- Team Shots on Goal Markets
- Shots on Goal Over/Under
- Home Team Shots on Goal Over/Under
- Away Team Shots on Goal Over/Under
- Most Shots on Goal H2H(2Way)
- Correct Score
- Player to score in the 3rd Period

2) Examples of bet types that include Regular Time and Overtime only (Shootout not included):

All player specials

3) For H2H, or handicap H2H, all players must participate in the match for bets to stand. All points/goals/assist/shot (or any other stat) includes Regular Time and Overtime, Shootout not included. For Goalie Specials Goalkeeper must start a match for bets to stand.

4) Examples of bet types that include Overtime and Shootout:

- Money Line
- Handicap (2 Way) OT Included
- Total Goals Over/Under OT Included
- Odd/Even Total Goals OT Included
- Home Team Goals Over/Under OT Included
- Away Team Goals Over/Under OT Included

5) OT included markets will be resulted by the Operator by adding on a single goal to the team who wins the Shootout.

6) NHL Western or Eastern Conference Winner: The team that progresses to the Stanley Cup Final will be the winner.

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Soccer

- 1) First / Last / Anytime / Next Goal Scorer: Predict the First / Last / Anytime / Next Goal Scorer in a match. Bets on players that have not played any part in the match will be void. For First Goal Scorer bets will also be voided for players that enter the pitch after the 1st goal was scored. Own goals do not count. For First Goal Scorer, in case the first goal is an own goal, the bet will be settled on the goal scorer of the second goal. For Last Goal Scorer, in case the last goal is an own goal, the bet will be settled on the goal scorer of the goal before that. For Next Goal Scorer (Livebet), in case the next goal is an own goal, bets will be voided. When the "No Goal Scorer" option is available and no goals are scored all bets on Goal Scorers will be resulted as lost, provided that the player has taken part in the game.
- 2) Hat-trick: Predict a player to score three (3) goals or more. Any players that do not take part in the match will be voided.
- 3) Match Result: First "X" Minutes: Predict the match result after period "X" has finished (only goals scored before/at "X" minutes count).

Example -

Match Result:

First 15 minutes (00.01-14:59)

First 15 minutes definition: Game clock 00.01-14.59

- 4) To Be Relegated: Predict which team will be relegated from a league. Bets will be settled according to the teams that occupy the relegation zone at the end of the season. In leagues, where relegated team(s) will be decided in the relegation playoff, bets will be settled according to relegation playoff results. Any changes affected after the end of the season are not considered for this bet.
- 5) Team To Win Both Halves Yes / No: Predict the winner of both halves.
- 6) Will / Will Not Lead During the Match: Predict whether the selected team will have the lead at some time during the match. Only regular time counts.
- 7) Grand Salami: Predict if there will be over or under a certain number of goals / points in one round of a league / fantasy league. If any of the matches are interrupted, and are not continued within 48 hours of the scheduled starting time, the bets will be refunded. The same will happen if a match is postponed more than 48 hours. If the Grand Salami is over the projected total, the winnings will be paid out even if one or more matches are postponed or interrupted.
- 8) Club Friendlies: In a case Club Friendly match is scheduled to be played in any other form or length than regular 2X45 minutes (f.e 3X30 min, 2X40 min), ALL bets on a match will be voided, including live betting. In a case Club Friendly match has been finished before regular 2X45 minutes has been played, all bets will be voided (odds will be set to 1,00, combos, parlays and system bets will be recalculated). Bets which have already been decided (for instance if a Soccer match is abandoned in the 2nd half), all bets related to the 1st half of this match will be settled as normal. This also applies in cases when the referee decides to finish a match earlier than scheduled 2X45 minutes format.
- 9) Player Specials (For example Will / Will not Score; Player to Score & Match Result; and similar): The player(s) must start the match for bets to stand, otherwise bets will be voided. Own goals (official) do not count.

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- 10) Corners: Only taken corners will count.
- 11) Offsides: Only offside where the game is stopped will count.
- 12) Tournament Bets: All Tournament total bets (Goals, etc.) will be settled according to official statistics provided by the governing body. All bets include any extra time played but not penalty shoot outs.

Motor Sports (Formula 1, Rally, Indy Car, NASCAR, and Motor Bikes)

- 1) If the driver/team does not start (DNS), all bets will be voided (odds will be set to 1.00, combos, parlays and system bets will be recalculated). The exception to this rule is Outright markets that are treated as all-in markets and no refunds will be made on non-starters.
- 2) Race: All race bets will be conducted based on the official classification at the time of podium trophy ceremony presentation, further penalties/disqualifications don't apply for settlement purposes. If the race is abandoned before the completion of the race, then all the markets will be determined according to the declared official result, if that will be provided. If the race is abandoned and no official result is declared, then all selections will be voided.
 - a) *H2H*: If both drivers failed to finish the race, the driver who completed a higher number of laps is the winner. If both drivers failed at the same lap, then all bets will be voided. Rally has different H2H rules, please see Rally specific H2H rules below.
 - b) *Qualification*: All qualification bets will be conducted according to the official classification at the end of the qualification race. Further penalties/disqualifications do not apply for settlement purposes. If the event is abandoned before the completion of the qualification race, it will be resulted, as long as an official result is provided. If the event is abandoned and no official result is declared, then all bets will be voided.
- 3) Formula 1:
 - a) *Winner (Constructor)*: Market will be determined based on the team who was represented by the driver who won the race, not the team who achieved the most points in the race.
 - b) *Top 3 / 6 / 10*: Only drivers from the official FIA race classification will be resulted as winners. This also includes cases, when there are fewer drivers in the race classification, than indicated in the market name. Example: 12 drivers from 20 starters retire and 8 will finish the race. Only those 8 drivers who finished the race will be the winners for Top10 market.
 - c) *Fastest Lap*: Predict the driver who achieves best single lap time during the race.
 - d) *Constructor H2H*: The market is resulted based on the highest ranked driver from the H2H teams. If both drivers from one of the involved teams will not start the event (DNS) the market is determined as voided and odds set to 1.00. If at least one driver from each team starts the event, then the market is valid and will be determined accordingly.
 - e) *First Lap Leader*: Predict the driver who will lead the race on the start/finish line at the end of the first lap. Formation laps are not included. If the race is declared to start behind the Safety Car the market will be resulted as voided.
 - f) *First Lap Retirements*: Predict the number of drivers that will not complete the first lap. The market will be determined based on official FIA race classification: drivers having "0" under column "Laps" will be treated as retired drivers during the first lap. Formation laps and drivers who did not

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start the race (DNS) do not count. If the race is declared to start behind the Safety Car, the market will be voided.

- g) *Number of Classified Cars*: Predict the number of cars that will be classified in official FIA race classification. Please note: all cars that completed at least 90% laps from the number of laps completed by the winner, will be treated as classified by FIA.
- h) *Safety Car*: Predict whether the Safety Car will be used during the race or not. Virtual Safety Car periods and in case the race will be declared to start behind Safety Car do not count.
- i) *Winning Margin*: Predict the time gap between race winner and runner-up (between 1st place & 2nd place)
- j) *Hat-trick*: Predict if the driver will win all of the following: Qualification, Race and achieve Fastest Lap in the Race.

4) Rally

- a) *Stage Winner / Top3 / H2H / Best Team Driver / Winning Car*: If the stage is abandoned before the completion of the stage, then all the markets will be conducted according to the declared official result, if that will be provided.
- b) *H2H & Best Team Driver*: In H2H/Best Team Driver we set up a match between two or more drivers, and the best final position will be the winner. If one or all drivers do not start the rally or stage, or if none of them gets a result, then all bets will be voided. If all drivers start the rally/stage, but only one of them gets a result, the bet will stand.
- c) *Winning Car*: Market will be determined based on the car who was represented by the driver who won the rally/stage, not the team who achieved the most points in the race/stage.
- d) *Manufacturer Winner*: Market will be determined based on the official FIA teams standings classification.

Golf

- 1) Players must tee off on their 1st hole for bets to stand, otherwise the bet will be void. If the player withdraws after teeing off, the selection will be resulted as a loss.
- 2) Bets will be settled according to the results published by the Official site of that Tour. This includes tournaments that might be abandoned before their scheduled number of rounds/holes. If a tournament is scheduled to play 72 holes, but is abandoned after 54 holes, all bets placed before the start of the last completed round are valid if the Official Organizer publishes final tournament results. All bets placed after the last completed round will be declared void.
- 3) In the event of a tie, match bets will be void.
- 4) Playoffs will count for settlement purposes on all bets.
- 5) Winner / Outrights: Bets on non-starters will be void. Bets are settled based on the player awarded the trophy as long as the result is confirmed by the governing Golf Tour, regardless of how many rounds/holes are completed. The result of the playoffs will be taken into account. If betting option "The Field" is available, the price for The Field includes all players not quoted in this market.
- 6) Tournament Match Betting (H2H): Bet on which player will achieve the highest finishing position on the leaderboard at the end of the tournament. Bets will stand regardless of the amount of holes played,

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as long as an official Trophy presentation occurs. If both players miss the cut, then the player with the lowest score after the cut has been made, will be declared as the winner. If all players fail to complete a particular round for any reason, the winner is the player with the lowest total score after the previous round. If a player is disqualified or withdraws after the cut has been made and his/her opponent has already missed the cut, the disqualified player will be the winner.

- 7) Match Betting Handicap: Bet on which player will achieve the lowest score at the end of the tournament after the stated handicap has been applied. If all players fail to complete a particular round for any reason, the winner is the player with the lowest total score plus (+) or minus (-) the handicap after the previous round. If a player is disqualified after the cut has been made and his/her opponent has already missed the cut, the disqualified player will be the winner.
- 8) Holes Match Betting Handicap: Which player will achieve the lowest score at the end of 18 holes round after the stated handicap has been applied.
- 9) Miss the Cut: Any reference to make/miss the "cut" requires an official cut/exclusion affected by the Organizers for bets to stand. If the tournament is abandoned before the completion of the 2nd round or cut/exclusion, then the market will be voided.
- 10) Hole Betting (2 ball / 3 ball / mythical 2 / 3 Balls, H2H): Bet on which of the stated players will achieve the lowest score over 18 holes. The market is determined at the end of the round. All bets will stand once all stated players tee off their first hole. If a round is abandoned, all bets on that round will be declared as void. Official tour sites scores recorded on the day will count for settlement of bets. Subsequent disqualification after this time does not count. For tournaments using the Stableford scoring system the highest points scorer during the round is deemed the winner.
- 11) 3 Balls: If two or more players have a tie for the best score at the end of the round, Dead-Heat rules will apply.
- 12) Finishing Positions: What will the official final finishing position be for the selected player (ties included). As an example: Top 5/10/20 - All players finishing in the Top 5/10/20, including ties, are paid the full amount. Groups/Top nationality/Round Six Shooter - Groups and Nationality will be resulted on the total score once the tournament is finished. Round Six Shooter is, as indicated in the name, the lowest score for that particular round for the selected players. In case of ties for these markets we apply the "Dead Heat" rule.
- 13) Team Competition (e.g., Ryder Cup): If a match is not completed and the players agree to stop playing, then bets will be settled on the official result declared by the competition's governing body.

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Tennis

- 1) Match Winner: One full set must be completed for bets to stand (if a match is discontinued for any reason after the 1st Set, bets will stand). If the 1st set is not completed for any reason, all bets will be void.
- 2) Total Games Over / Under: Predict if the match will end over or under a projected total of games played in the match. If one of the players withdraws before this total is reached, the bets will be refunded. If Total Games has been decided already, bets will be settled (f.e. Total games line is 17.5 and one player retires when score is 6-4 5-3: Over will be winner and all Under bets will be lost). Total Game Over/Under betting for specific sets will be settled accordingly.
- 3) Set Betting: If a tennis match is not completed for any reason, all bets on Set Betting (Best of Three or Best of Five) will be voided. All bets on a specific set will stand if the set is completed.
- 4) Game Handicap: If a tennis match is not completed for any reason, ALL bets on Game Handicap will be voided. Game Handicap betting for sets will be settled when the set is finished. Bets will be voided for the set where retirement took place.
- 5) Set Handicap: If the result of the bet is already determined (not possible to win or to lose a bet), all bets will be determined accordingly.
 - a) Example 1 (Best of 3 match): If player A wins the first set and player B retires in the second set, +1.5 set handicap for player A will be settled as won and -1.5 set handicap for player B will be settled as lost since any natural conclusion to the match would result in player A either winning 2-0, winning 2-1 or losing 1-2.
 - b) Example 2 (Best of 5 match): If player A wins the first and second set, +1.5 and +2.5 sets for player A will be settled as won and -1.5 and -2.5 sets for player B will be settled as lost since any natural conclusion to the match would result in player A either winning 3-0, winning 3-1, winning 3-2 or losing 2-3.
- 6) Match Tie Break: When a Match Tiebreak is played in the final set to determine the match, it will be counted as 1 Set and as 1 Game.
- 7) Special Bets: If a tennis match is not completed for any reason special bets that are not determined will be voided. Bets on already decided outcomes will stand. All bets related to a specific set stand if the set is completed.
- 8) Delay or Suspension: Bets will still stand when it's a delay in the starting time of the match, or suspension during the match as long as the match is eventually completed.
- 9) Change of Venue Or Playing Surface: All bets will stand even if there is a change of announced playing surface or they are changed from indoor to outdoor.

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Boxing and MMA

- 1) Results will be graded based on the official result decided at ringside. The result may be revised or altered after initial presentation by the ring announcer. Bets are not official until results are verified by officials at the fighting venue.
- 2) Any alterations after the ringside result by a sanctioning body, which overturns a fight decision, based on appeal, lawsuit, drug testing result, or any other sanction will not be recognized and bets will remain as they were based on ringside result.
- 3) For bets on a specific total number of rounds, if a fighter does not answer the bell to start a round where the fight has gone the exact distance listed on the total, the UNDER is the winner as that round never officially started.
- 4) If a fight is deemed as "No Contest" or "No Decision", ALL bets will be voided (combos, parlays and system bets will be recalculated), regardless if they were already decided or not.
- 5) A Draw happens when the scorecard is a draw.
- 6) A Knockout (KO) happens when a boxer does not stand up after a 10 count. A Technical Knockout (TKO) is the third knockdown on the same round, the fourth during the whole match or if the referee steps in. Any corner retirement will be considered a technical knockout (TKO), unless the fight is subsequently decided by the judges' scorecards, or is declared as "No Contest".
- 7) A Decision result is the precedent from the scorecard points between the judges. A Technical Decision is settled by the judges' scorecards at any time other than at the end of the scheduled rounds.
- 8) A Unanimous Decision is recognized when all three judges score the same fighter as the winner.
- 9) A Split Decision is recognized when two judges score the same fighter as the winner and one judge scores the other fighter as the winner.
- 10) A Majority Decision is recognized when two judges score the same fighter as the winner and one judge scores the fight a draw.
- 11) Disqualified Opponent is defined when a bout is stopped short of a KO, TKO or judge's decision because, intentionally, one or both contestants have repeatedly fouled or violated the rules, and the referee declares a disqualified boxer who as a result automatically loses the bout to the opponent.
- 12) For wagering purposes, a wager on a fighter to win by "KO/TKO" wins if the selected fighter wins by KO, TKO, DQ, submission, corner stoppage (RTD). Any other form of stoppage will be also considered as TKO.
- 13) To Go the Distance Yes / No: Predict if the result of the fight will be decided by judges. Official designated number of rounds must be fully completed for YES to be a winner. NO will be resulted as winner, when the winner of a fight will be decided before all designated number of rounds has been completed.
- 14) Change in Number of Scheduled Rounds: Following bets will stand: Fight Result (1x2) or Fight Result (Draw No Bet). Following bets will be voided: Total Rounds Over/Under; Exact Ending Round Number; Win by KO, Win by TKO, Win by DQ; Win by Unanimous Decision; Win by Split Decision; Win by Majority Decision; Win by Submission; To Go the Distance

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- 15) Boxing: Over/Under rounds are based on only completed rounds. The halfway point of a round is at exactly one minute and 30 seconds of a 3 minutes round. As an example, thus, 3½ rounds would be one minute and thirty seconds of the 4th round. Technical Draw happens if the referee stops the fight before the start of the 5th round, for any reason other than Knockout, Technical Knockout or Disqualification. Exhibition boxing matches where no official result will be given, bets will be settled according to the unofficial scores provided by the judges of WBC, WBA, IBF or WBO. In case no scores are provided by any of these organizations, bets will be voided.
- 16) Mixed Martial Arts (MMA): Over/Under rounds are based on only completed rounds. The halfway point of a round is at exactly two minutes and 30 seconds of a 5 minutes round. As an example, thus, 3½ rounds would be two minutes and thirty seconds of the 4th round. Submission will be considered when the referee stops the fight or one of the fighters taps out during a submission technique. As an example, at UFC a technical submission is recorded as a submission, and any submission to strikes counts as a technical knockout. If either fighter fails to answer the bell for the next round then his opponent will be deemed to have won in the previous round.

Rugby (Union, League, & Sevens) & Australian Rules Football

- 1) All market types are based on the result at the end of 80 minutes (Regular Time).
- 2) A Try and Drop Goal is a way of scoring points (goals). When a try is scored, the scoring team gets to attempt a conversion, which is a kick at goal to convert the try from one set of points into another larger set of points (Try Converted).
- 3) If the match is abandoned before the completion of regular time (or 1st half for Half-Time bets) then all markets will be voided regardless of whether the outcome has already been determined.
- 4) The exception is for Tryscorers when the match is abandoned in the 2nd half, but a try has been scored in the 1st half.
- 5) For the Australian NRL State of Origin competitions, the Sportsbook will result all other selections as lost regardless of whether they were on the field of play or not at the time of the first/last try. All bets related to “To Score,” “First Try Converted,” and “First Try Time,” penalty tries do count, while bets related to “Tryscorer” penalty tries do not count.

Olympics/Athletics

- 1) General rules and individual sport rules apply. See Sport specific rules for details.
- 2) The results are determined by the official result list at the time of the medal ceremony. When there is no medal ceremony within 30 minutes after the completion of the event, the results will be determined by the official result list available at that time.
- 3) In H2H, the participant who has the best final position wins. If one participant should proceed further than the other one, the one proceeding the furthest will win. If both participants are knocked out at the same level (for example both fail to advance from quarter finals), the one with the better result will be the winner. If for any reason it is not possible to define the better result, the bets will be voided. If one participant is a non-starter all H2H or special bets involving that participant will be void, however outright bets will stand. In H2H events with qualifications and semi-finals preceding the final bets will be refunded if the athlete did not proceed to the rest of the competition after placing the bet. On the other hand, bets placed before the part where the athlete occurred will be settled according to official results.

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Cycling

- 1) The Winner of the race or stage will be settled on the result of the podium ceremony. If there is no podium ceremony, then the Operator will result markets based on the results published by the organizers official result list.

Alpine Skiing

- 1) In Slalom and Giant Slalom both runs of the event must be completed for bets to stand and at least one skier must complete both runs for a H2H bettor stand. The same applies if Downhill or Super G is run in two runs due to weather conditions or any other reason.
- 2) In Downhill and Super G both skiers must leave the start gate for a H2H bet to stand, if both skiers do not complete the run, the bet is void.
- 3) Olympics medal specials: The athlete will have to participate in at least one competition, otherwise all bets will be voided
- 4) Best Finisher: In case any of the listed athletes is a non-starter in the event, all bets will be voided.

Athletics

- 1) The results are determined by the official result list at the time of the medal ceremony. When there is no medal ceremony within 30 minutes after the completion of the event, the results will be determined by the official result list available at that time.
- 2) In H2H, the participant who has the best final position wins. If one participant should proceed further than the other one, the one proceeding the furthest will win. If both participants are knocked out at the same level (for example both fail to advance from quarter finals), the one with the better result will be the winner. If for any reason it is not possible to define the better result, the bets will be voided. If one participant is a non starter all H2H or special bets involving that participant will be void, however outright bets will stand.
- 3) In H2H events with qualifications and semi-finals preceding the final bets will be refunded if the athlete did not proceed to the rest of the competition after placing the bet. On the other hand, bets placed before the part where the athlete occurred will be settled according to official results.

Badminton

- 1) If any participants retire, all match winner and handicap bets will be voided.
- 2) If a listed player doesn't start in a singles or a doubles match the bets on this individual match will be voided. All bets on the outcome of a team match will however not be affected by any player substitutions or changes in the team line-ups. All bets stand on the outcomes of a team match, even in the event that one or more individual matches is settled by walk over decisions due to player resignation.
- 3) If any participants retire, the Over/Under bets will be voided unless the line has already been exceeded in which case it will be resulted accordingly.

Beach Volleyball

- 1) If a player withdraws from the match before it is finished, the bets will be refunded, regardless of when in the match the player resigns.

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Biathlon

- 1) The results are determined by the official result list at the time of the medal ceremony. When there is no medal ceremony within 30 minutes after the completion of the event, the results will be determined by the official result list available at that time.
- 2) Shooting H2H: Both participants must finish the event for bets to be valid.
- 3) Olympics Medal Specials: The athlete will have to participate in at least one competition, otherwise all bets will be voided.
- 4) Best Finisher: In case any of the listed athletes is a non-starter in the event, all bets will be voided.
- 5) Winning Nation: The bet type will contain one or more nations and “Any other nation” as the betting options. In case any of the teams that are not part of “Any other nation” does not start, all bets will be voided. In case any of the teams that are part of “Any other nation” does not start, all bets will stand.

Cricket

- 1) If an event is affected by external factors (such as bad weather) and is not declared as a 'no result' then the Operator will result markets based on the official competition rules according to the events governing body. Please note that this includes events where the result is determined by the Duckworth-Lewis method and where the scheduled number of overs is reduced.

Curling

- 1) Match Betting: All matches will be settled on the final score including extra ends / over time.
- 2) In case a match has been played and ended without numeric score but winner is determined anyway, Match Winner market will be determined accordingly while Handicap & Total Points markets will be voided.
- 3) End Betting: For end betting purposes, if a Blank End price is not offered for a specific end, all bets will be void if the end is blank. (0-0)

Darts

- 1) Match Result (No Draw): In the event of a match taking place and not being completed then the player progressing to the next round or is awarded the victory will be the winner.

Handball

- 1) For player H2H and H2H handicap all players must participate in the match for bets to stand.
- 2) Number Of Players To Score: Predict the number of different players to score in the game. Both goalkeepers and field players are included.
- 3) Player H2H and H2H Handicap: All listed players must participate in the match for bets to stand.
- 4) Player Scoring Efficiency: Players will need to have at least one attempt on goal for bets to stand.
- 5) Player Specials: The player must take court during the match for bets to stand. Player specials include, but are not limited to, goals, assists, individual fast breakgoals, 7m goals, blocks, steals, saves.
- 6) Player + Player Total Goals: Both listed players must participate in the match for bets to stand.

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- 7) Player + Player Over / Under Saves: At least one of the listed players must participate in the match for bets to stand.

Nordic Combined

- 1) In case the athlete does not qualify for the competition, all bets which include that athlete (except outright winner and top 3) will be voided. If the ski jump part of the competition did not take part, all bets will be void.
- 2) Olympics Medal Specials: The athlete will have to participate in at least one competition, otherwise all bets will be voided.

Ski Jumping

- 1) H2H: Both jumpers must qualify for and start the event for bets to be valid.
- 2) Olympics Medal Specials: The athlete will have to participate in at least one competition, otherwise all bets will be voided
- 3) World Championship Ski Flying: In case all competition rounds scheduled for the 2nd day of the individual event are officially cancelled and not rescheduled to any other date (= 1st day results count as final results of the event) then all bets placed after the 1st day is completed will be voided
- 4) Ski Jumping Live bet: In case the final round of the event is officially cancelled then all the bets placed after the previous round is completed will be voided. The same rule applies to final round of the first day for individual competition during the Ski Flying World Championships

Snooker

- 1) Match Result (No Draw): In the event of a match taking place and not being completed then the player progressing to the next round or is awarded the victory, will be the winner.
- 2) Total Frames Over / Under: This market is determined at the end of the match. If the match is abandoned before the completion of regular time, then the market will be voided regardless of whether the outcome has already been determined.
- 3) 1st Frame Markets: If the match is abandoned before the completion of the first frame, then the markets will be voided. 1st 4 Frames Markets: If the match is abandoned before the completion of the first four frames, then the markets will be voided. 1st 8 Frames Markets: If the match is abandoned before the completion of the first eight frames, then the markets will be voided.

Volleyball

- 1) Outright: In the event of a match taking place and not being completed then the team progressing to the next round or is awarded the victory will be the winner.
- 2) Full Time Related Markets: If the match is abandoned before completion, then all markets will be voided regardless of whether the outcome has already been determined.
- 3) Specific Set Related Markets: If the match is abandoned before completion of the specific set, then all markets will be voided regardless of whether the outcome has already been determined.
- 4) Lose 1st Set & Win Match: This market is determined at the end of the match. If either team withdraws from the match before the first set finishes, then we will result in the market as void. If the team who loses the 1st Set is then awarded the victory, then the market will be resulted as a winner.

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- 5) For competitions with two legs ties are decided by a 'Golden Set'. For settlement purposes the Golden Set does not count. Except markets such as: Which Team Qualifies? Which team will advance? Will they need to Play Golden Set? Or any other market which specifies Golden Set in the description.

Lacrosse

- 1) If 60 minutes is not completed by any reason then all bets will be void, except for bets where the outcome has already been decided. If an official result is declared by the relevant governing body within 48 hours, all bets will stand. Examples of bet types that include Regular Time and Overtime only (Shootout not included): player specials

Floorball

- 1) All bets are regular time unless otherwise stated.
- 2) Player specials: For all player matches, or handicaps all players must participate in the match for bets to stand. All points/goals/assist/shot (or any other statistic for players) scored during Regular time and Overtime count; however points scored during penalty shootouts do not.

Table Tennis

- 1) If any participants retire, all match winner and handicap bets will be voided. If any participants retire, the Over/Under bets will be voided unless the line has already been exceeded in which case it will be resulted accordingly.

BET BUILDER (SAME GAME PARLAY)

Bet Builder Rules (Same Game Parlay) -- Soccer

- 1) Bet Builder bets placed on Soccer apply to 90 minutes plus injury time, unless it is explicitly stated that the bet applies to Extra-time and Penalties. Match officials determine whether the full 90 minutes and injury time has been played.
- 2) Any postponed events will be voided unless continued within 48 hours of kick-off time.
- 3) If the venue of a match is changed from the one advertised, all bets on that match will be voided.
- 4) For matches played at a neutral venue, all bets will stand regardless of the order in which the teams are listed, and of whether or not the game is or had been explicitly listed as being played at a neutral venue.
- 5) If any individual selection is void, or a player in the bet does not take any part in the match, then the whole bet will be made void.
- 6) For any obvious pricing errors, we reserve the right to cancel any bets placed at that wrong price.
- 7) If an event is abandoned, any bets where the outcome has already been decided, e.g., half-time result or first team to score will stand.
- 8) Be sure to check your betslip before you confirm your bet. The Sportsbook does not process requests to void any BetBuilder bets that were made by mistake.
- 9) Soccer Specific Market Rulings:
 - a) Who will win?: Patron bets on the result, i.e. Team A, Draw or Team B.
 - b) Who will score?: Patron is betting on whether a nominated player will score a goal. Own goals do not count towards this market.

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- c) How many match/team corners?: Patron is betting on whether the total number of corners will be above or below the numbers quoted. Only corners that are taken will count. Corners that are indicated as given but subsequently not taken will not count. If a corner is retaken, it will only count as one corner. Corners in extra time do not count towards the total.
- d) How many team goals?: Patron is betting on how many goals a nominated team will score. Own goals committed by the opposing team are included in the settling of this market.
- e) What else will happen/What else will happen to a team?: Patron is betting on whether a nominated event will occur either in the match or to a selected team respectively, such as:
 - i) Penalty missed – Whether a penalty will be missed. This is any penalty taken that does not result in a goal from that kick directly. If a penalty is ordered to be retaken, the original penalty will not count towards any official settlement. Only a completed penalty outcome is applicable. If a penalty rebounds from either the woodwork or the goalkeeper and is touched again before a goal is awarded, this will be deemed as a miss.
 - ii) Penalty scored – Whether a penalty will be scored. This is any penalty taken that results in a goal directly from this kick. If a penalty rebounds from either the woodwork or the goalkeeper and is touched again before a goal is awarded, this will be deemed as a miss. Penalties awarded but rescinded and subsequently not taken will not be deemed a winning selection.
 - iii) 2+ penalties scored – Whether two, or more, penalties will be scored. Penalties scored but ordered to be retaken, the original penalty will not count.
 - iv) Free kick goal – Whether a free kick will be scored. Any bets involving free kick goals must be scored directly from a free kick. Penalties do not count. The player taking the free kick must be the scorer of the goal.
 - v) Header goal – Whether a header will be scored over the course of the match. A headed goal is a goal that is classed as coming off the player's head or shoulder, whether it is intentional or not. Own goals are excluded.
 - vi) Outside box goal – Whether a goal will be scored from outside of the 18-yard box/penalty area. Own goals are excluded. Any other method of goal scored from outside of the penalty area will count, including free kicks.
 - vii) Own goal – Whether an own goal will be scored.
 - viii) Woodwork – Whether the frame of the goal is hit during active play. Instances where the ball hits the woodwork which result directly in a goal do not count as woodwork being hit.
 - ix) Go to extra time – Whether the match will go to extra time after the 90 minutes, in applicable matches where extra time can be played.
 - x) Go to penalties – Whether the match will go to penalties/a penalty shootout, in applicable matches where penalties can be played.
 - xi) Team clean sheet – Whether your nominated team will keep a clean sheet. For example, 0-0, 1-0 to your team, 2-0 to your team etc, would be winning outcomes.
 - xii) First/last team to score – Which team will score the first or last goal. Rescinded and/or disallowed goals do not count. If no goals are scored in the match, these markets will be resulted as losers.

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- xiii) First/last corners – Which teams will be awarded and subsequently take the first/last corner in the match. If no corners are awarded in the specified period, these markets will be resulted as losers.
- xiv) Most corners – Which team will take the most corners in the match. If the corner count is tied at the end of the match, this selection will be resulted as a loser.
- xv) Team woodwork – Whether the frame of the goal is hit by that team during active play. A team woodwork will still count if it is the defending team hitting their own woodwork with the ball. Instances where the ball hits the woodwork which result directly in a goal do not count as woodwork being hit.
- f) Which player will score first/last?: Patron is betting on which player will score the first/last goal within the match. Own goals do not count. For example, if you have selected a player to score the first goal in the match and the first goal was an own goal, then the bet will be settled on the next goal that is scored. In this same scenario the scorer of the first goal that is not an own goal will be settled as the first goal scorer. In relation to ‘Which player will score first’, if your player has not participated in the match at the point the first goal is scored, selections will be made void. In relation to ‘Which player will score last’, If your player has participated in the match before or during the time the last goal is scored, related selections will stand. If no goals or only own goals have been scored in a match, first and last goal scorer markets will be settled as losers, if the selected player(s) participated in the relevant periods of the match as described above.
- g) How many player goals?: Patron is betting on whether the nominated player will score 1+/2+ or 3+ goals in the match. Own goals are excluded.
- h) How will a player score?: Patron is betting on the method by which the nominated player will score, with the following options available (own goals are excluded for all):
- i) Header – the nominated player scores a goal that is classed as coming off the player’s head or shoulder, whether it is intentional or not.
 - ii) Free kick - the nominated player scores a direct free kick for their own team.
 - iii) Outside of the box – the nominated player scores from outside of the 18-yard box/penalty area for their own team. A free kick scored from outside of the box counts as a winning selection.
 - iv) Penalty – the nominated player scores a penalty for their own team. The goal must be scored directly from this penalty. A rebound from a penalty will not be classified as a goal scored by penalty.
- i) What is the double chance?: Patron is betting on the match (or specified period) ending in one of the two displayed outcomes. For example, Team A/Draw would require the match (or specified period) to end with either Team A winning or a draw in order to be a winning selection.
- j) Who will be ahead at half time / full time?: Patron is betting on the result of the match at halftime and at full-time. Both need to be correct in order for this to be a winning selection.
- k) How will a team win?: Patron is betting on different markets relating to how a team will win, including:
- i) Winning margin – By what margin the nominated team will win by.

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- ii) Win to nil – Whether the nominated team wins to nil. For example, nominated team winning 1-0, 2-0, etc., would result in this being a winning selection.
- iii) Win from behind – Whether the nominated team wins the match (or specified period) after having been behind by at least one goal at any point within that period.
- iv) Win in extra time – Whether the nominated team wins the match in extra time. Patron selected team must win the extra time period (2 x 15 minutes plus injury time, unless otherwise stated). If the match does not go to extra time, this market will be settled as a loser.
- v) Win on penalties – Whether the nominated team wins the match after penalties/a penalty shootout. If the match does not go to penalties, this market will be settled as a loser.
- vi) Qualify – Whether the nominated team qualifies to the next round of fixtures in the specified tournament/cup/league.

Bet Builder Rules (Same Game Parlay) -- Football

- 1) Selection and Bet Results: All Football BetBuilder selections must win (no ties, draws or pushes) for a bet to be deemed a winner. A selection that does not win, unless explicitly specified within this document, will be settled as a loser. For instance, selections on a team to win a match where it is a tie after overtime, even where the draw or tie may not have been offered through BetBuilder, will be settled as losers. Similarly, 'Race to X' selections where neither team reaches the selected score will be settled as losers, regardless of whether a 'neither team to reach X' selection was available as an alternate selection or not. If a quarter, half or match finishes scoreless, then touchdown or point-scoring selections for that period (e.g., Player to Score a 1st Half Touchdown) will be settled as losers. If one more selections in any bet are resulted as void due to the player(s) in question not participating in a game (as per section 4), the entire bet will be resulted as void. Selections voided for other reasons (typically game abandonment or postponement) will be resulted according to these House Rules.
- 2) Overtime: All Football matches will be settled on the official declared result including any overtime.
- 3) Second Half / Fourth Quarter Markets: All second half and fourth quarter market selections do include overtime if it occurs. For example, a total second half points selection would include the points scored in both the second half and overtime.
- 4) Player-Specific Markets: All player selections will be considered active if a player participates in at least one play at any point of the relevant match, regardless of whether the selection in question references a specific period of the match. If a player does not participate in a single play during a match, selections specific to that player will be void. For instance, a selection on a certain player to score a touchdown in the second half would be active (and therefore settled as a loser) if that player participated in the first play of the match, was injured, and did not return to the game, regardless of having never been on the field during the second half. However, if that player was injured shortly before the game commenced and did not participate in any plays whatsoever, the selection and therefore bet would be void.
- 5) Postponed and Incomplete Matches: If a match is postponed or incomplete, all bets will stand if the game is subsequently resumed or played within the same scheduling week of the NFL schedule (Thursday – Wednesday local stadium time) as the originally scheduled start time. All bets placed on games which are postponed and commence outside their originally designated scheduling week will be void, and stakes will be refunded. Same principles apply to College Football.

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- 6) Abandoned Matches: If a game is abandoned prior to commencement, it falls within the same scheduling week rule for postponed matches as described above. If it is halted during play, and then resumed and completed during the same scheduling week, all bets will stand also as per section 5. If a game is halted after commencing but prior to completion, and it is not resumed and completed within the same scheduling week, the following rules apply:
- a) BetBuilder bets will be void if they include at least one selection involving a player who has not yet been on the field for at least one play. The rules outlined below are all applied subject to and subsequent to the application of this rule.
 - b) If every selection within a BetBuilder bet on the game is already a winner where the fact of abandonment had no impact on the outcome of each selection, the BetBuilder bet in its entirety will be treated as a winner. For example, a 2-leg BetBuilder bet containing an over total points selection and a certain player to score a touchdown, in a game where the required points have been reached and the player did score a touchdown before the game was subsequently abandoned, will be treated as a winner. In this case, the abandonment had no impact on either selection. The same would not apply to an under total points selection where a game is abandoned while the total score is still under the chosen number, as the abandonment would impact that outcome.
 - c) If a single selection of a BetBuilder bet has been lost and a match is then abandoned, the BetBuilder bet will be treated as a loser, where regardless of the fact of abandonment, the selection(s) in question had been irrevocably concluded. For example, a BetBuilder bet including a first team to score selection, in a game where the other team scored first and the match was subsequently then abandoned, will be treated as a loser. In this case, the bet had already lost, and this outcome could not be affected in any way by whether the game was subsequently abandoned or not.
 - d) If there are no losing selections within a BetBuilder bet and at least one void selection at the time of a match abandonment, the BetBuilder bet will be treated as void. This rule applies where one or more selections are still undecided at abandonment, and may have won or lost if the game had been completed as scheduled. For example, an BetBuilder bet including an over total points selection, in a game abandoned while the total points are still below the required amount, will be treated as void. In this case, the total points selection was still undecided and may have won or lost but for the abandonment, so the bet will be voided.
- 7) Venue Changes: If the venue of a match is changed from the one advertised, all bets on that match will be voided.

Bet Builder Rules (Same Game Parlay) -- Baseball

- 1) Selection and Bet Results: All baseball BetBuilder selections must win (no ties, draws or pushes) for a bet to be deemed a winner. A selection that does not win, unless explicitly specified within this document, will be settled as a loser. For instance, selections on a team to win a match where the game finishes in a tie or draw, whether the final result has been determined with or without extra innings, and even where the draw or tie may not have been offered through BetBuilder, will be settled as losers. This will not be relevant to MLB as extra innings are played until a team wins, but may be applicable to other baseball leagues or competitions as per their individual competition rules. Similarly, 'Race to X' selections where neither team reaches the selected score will be settled as losers, regardless of whether a 'neither team to reach X' selection was available as an alternate selection or not. If one or more selections in any bet are resulted as void due to the player(s) in question not participating in a game (as per section 4), the entire bet will be resulted as void. Selections voided for other reasons (typically game

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abandonment or postponements) will be resulted according to the rules outlined in sections 7 and 8 of this document.

- 2) Extra Innings: All baseball matches will be settled on the official declared result including any extra innings. All team and player statistics accrued during extra innings are included for the purposes of bet settlement.
- 3) Listed / Designated / Named Pitchers: BetBuilder baseball bets do not include and are not reliant on listed/designated/named pitchers. If either or both originally announced starting pitchers in a game are scratched or replaced by other pitchers, prior to the match commencing and after any bets have been placed, those bets will stand. Where pitchers may have been listed in or relative to the display of any selections, these will be treated as indicative only, and will not affect or prevent the application of this rule. Selections specifically involving a pitcher who does not play (and therefore bets including those selections) will still be voided as per the rules for player-specific markets in section 4.
- 4) Player-Specific Markets: If a player does not participate in a match, selections specific to that player (and therefore the entire bet) will be void. This rule is applied as follows:
 - a) Selections on hitting / batting markets will be active if the player in question gets at least one plate appearance. If the player does not appear at the plate, these selections will be treated as void.
 - b) Selections on base stealing markets will be active if the player in question enters the game at any point. This includes making a plate appearance but also playing as a fielder, defensive substitute, pinch-runner, and so on. If the player does not enter the game in any such capacity at any point, these selections will be treated as void.
 - c) Selections on pitching markets will be active if the player in question throws at least one pitch in the game. If the player does not do so, these selections will be treated as void. Player selections will be considered active or void per the rules above, regardless of whether a selection may reference a specific period of a match. For instance, a selection on a certain player to get 1+ hits in the first 5 innings of a match would be active (and therefore settled as a loser) if that player only entered the game as a substitute after the 5th inning, and made his plate appearance(s) from that point. However, if that player was injured shortly before the game commenced, was withdrawn from the starting lineup (or bench) and thus did not make any plate appearances, the selection and therefore bet would be void.
- 5) 7 Innings Games / Double Headers: Where baseball games have been originally scheduled prior to commencement to be played for fewer than 9 innings (e.g. 7 innings games for MLB double headers), matches will be settled as normal in accordance with the rules outlined in this document (i.e. treated as regular rather than reduced-innings matches).
- 6) Postponed and Incomplete Matches: If a game does not commence on the scheduled calendar day of the officially listed start time (local stadium time), all bets on the match will be void. If a game is suspended after it has commenced, and is then resumed within 36 hours (inclusive) of the original start time, all bets will stand. If a game is suspended after it has commenced, and is resumed more than 36 hours after the original start time or not at all, it will be treated as an abandoned game and settled under the rules in sections 7 and 8 (all bets will be void apart from those which have already been irrevocably determined). This rule does not apply to playoff games; in the case of a suspended playoff or postseason tournament game, all bets will stand through any case of suspension, until the game is officially completed as per the relevant league/organization.

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- 7) Reduced-Innings Matches: Where baseball games are shortened after the match has commenced (e.g., innings reduced due to bad weather), they will be settled according to the following rules:
- a) Bets will be void if they include at least one selection involving a player who does not participate in the game, as per the rules outlined in section 4. The rules outlined below are all applied subject to and subsequent to the application of this rule.
 - b) If every selection within a bet on the game is already a winner where the fact of reduced innings had no impact on the outcome of each selection, the bet in its entirety will be treated as a winner. For example, a 2-leg bet containing an over total runs selection and a certain player to hit a home run, in a game where the required runs total had been reached and the player did hit a home run, and where the match was played with reduced innings, will be treated as a winner. In this case, the game being played with reduced innings had no impact on either selection. The same would not apply to an under-total runs selection where a game is shortened while the total score is still under the chosen number, as the reduced innings would impact that outcome.
 - c) If a single selection of a bet has lost and a match is then shortened, the bet will be treated as a loser, where regardless of the fact of reduced innings, the selection(s) in question had been irrevocably concluded. For example, a bet including a first team to score selection, in a game where the other team scored first and the match was subsequently then played with reduced innings, will be treated as a loser. In this case, the bet had already been lost, and this outcome could not be affected in any way by whether the game was subsequently shortened or not.
 - d) If there are no losing selections within a bet and at least one void selection on a match where innings are reduced after commencement, the bet will be treated as void. This rule applies where one or more selections are effectively undecided after the reduced number of innings have been completed, and may still have won or lost if the full amount of innings had been completed as scheduled. For example, a bet including an over total runs selection, in a shortened game concluded while the total runs are still below the required amount, will be treated as void. In this case, the total runs selection was still undecided and may have won or lost but for the shortening of the match, so the selection and therefore bet will be voided.
 - e) The only exception to the rules above is the Match Winner / Money Line / Head-to-Head market result. This will be settled according to the official league result of the match – if a game with reduced innings still ends in an official win/loss result per the relevant league, the Match Winner market will be settled as such. Matches concluded after 8.5 innings (where the home team is ahead after 8.5 innings and the match has ended there) are not treated as shortened matches. They will be settled as per normal settlement rules and not by the rules presented in this section for matches with reduced innings. This also applies to games scheduled to be 7 innings which finish after 6.5 innings with the home team ahead.
- 8) Abandoned Matches: If a game is abandoned prior to commencement, it falls within the scheduled calendar day rule for postponed matches as described in section 6. If a game is abandoned after commencing, but still ends with an official win/loss result per the relevant league/organization, it will be settled under the rules in section 7 for reduced innings matches. This will include the settling of that official result under subsection 7.5. If a game is abandoned after commencing and is not designated with an official win/loss result by the relevant league/organization, it will be settled as per the rules in section 7 for reduced innings matches, but the Match Winner / Money Line / Head-to-Head market result will be settled as void.

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- 9) Venue Changes: If the venue of a match is changed from the one originally scheduled, bets will stand if the original home and away teams remain designated as such. If the venue is changed and the home and away team designations are reversed, bets placed under the original home/away listing will be void.

Bet Builder Rules (Same Game Parlay) -- Basketball

- 1) Selection and Bet Results: All Basketball BetBuilder selections must win (no ties, draws or pushes) for a bet to be deemed a winner. A selection that does not win, unless explicitly specified within this document, will be settled as a loser. If one or more selections in any bet are resulted as void for any reason (such as a selected player not participating in the match – see section 4), the entire bet will be resulted as void. For instance, selections on a team to win a match where it is a draw after overtime (or normal time if no overtime is to be played), even where the draw or tie may not have been offered through BetBuilder, will be settled as losers. This will not be relevant to NBA or NBL matches as they play repeated overtime periods until a team wins, but may be applicable to other basketball leagues or competitions as per their individual competition rules. Similarly, ‘Race to X’ selections where neither team reaches the selected score will be settled as losers, regardless of whether a ‘neither team to reach X’ selection was available as an alternate selection or not.
- 2) Overtime: All basketball matches will be settled on the official declared result including any overtime.
- 3) Second Half / Fourth Quarter Markets: All second half and fourth quarter market selections do include overtime periods if they occur. For example, a total second half points selection would include the points scored in both the second half and any overtime periods played.
- 4) Player-Specific Markets: All player selections will be considered active if a player enters the court as an active player at any point of the relevant match, regardless of whether the selection in question references a specific period of the match. If a player never enters the court during a match, selections specific to that player will be void. For instance, a selection on a certain player to score 10.5+ points in the second half would be active (and therefore settled as a loser) if that player played the first two minutes of a match, was injured, and did not return to the game, regardless of having never been on the court during the second half. However, if that player was injured shortly before the game commenced, was withdrawn from the starting lineup (or bench) and never took to the court, the selection and therefore bet would be void.
- 5) Postponed and Incomplete Matches: Where a match is postponed or incomplete, and subsequently resumed or played within 24 hours (inclusive) of the original scheduled start time, all bets will stand. All bets placed on games played which commence more than 24 hours past the originally scheduled start time will be void. Once the 24 hours have expired, all bets are void and stakes will be refunded.
- 6) Abandoned Matches: If a game is abandoned prior to commencement, it falls within the 24-hour rule for postponed matches as described above. If it is abandoned after commencing but before its natural end point, the following rules apply:
 - a) BetBuilder bets will be void if they include at least one selection involving a player who has not yet entered the court as an active player. The rules outlined below are all applied subject to and subsequent to the application of this rule.
 - b) If every selection within a BetBuilder bet on the game is already a winner where the fact of abandonment had no impact on the outcome of each selection, the BetBuilder bet in its entirety will be treated as a winner. For example, a 2-leg BetBuilder bet containing an over total points selection and a certain player to score 10.5+ points, in a game where the required points have been reached

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and the player did score more than 10 points before the game was subsequently abandoned, will be treated as a winner. In this case, the abandonment had no impact on either selection. The same would not apply to an under total points selection where a game is abandoned while the total score is still under the chosen number, as the abandonment would impact that outcome.

- c) If a single selection of a BetBuilder bet has been lost and a match is then abandoned, the BetBuilder bet will be treated as a loser, where regardless of the fact of abandonment, the selection(s) in question had been irrevocably concluded. For example, a BetBuilder bet including a first player to score selection, in a game where a different player scored first and the match was subsequently then abandoned, will be treated as a loser. In this case, the bet had already been lost, and this outcome could not be affected in any way by whether the game was subsequently abandoned or not.
 - d) If there are no losing selections within a BetBuilder bet and at least one void selection at the time of a match abandonment, the BetBuilder bet will be treated as void. This rule applies where one or more selections are still undecided at abandonment, and may have won or lost if the game had been completed as scheduled. For example, an BetBuilder bet including an over total points selection, in a game abandoned while the total points are still below the required amount, will be treated as void. In this case, the total points selection was still undecided and may have won or lost but for the abandonment, so the bet will be voided.
- 7) Venue Changes: If the venue of a match is changed from the one advertised, all bets on that match will be voided.

Bet Builder Rules (Same Game Parlay) – Ice Hockey

- 1) Selection and Bet Results: All ice hockey BetBuilder selections must win (no ties, draws or pushes) for a bet to be deemed a winner. A selection that does not win, unless explicitly specified within this document, will be settled as a loser. If one or more selections in any bet are resulted as void for any reason (such as a selected player not participating in the match – see section 4), the entire bet will be resulted as void. For instance, selections on a team to win a match where it is a draw after overtime (or normal time if no overtime is to be played), even where the draw or tie may not have been offered through BetBuilder, will be settled as losers. This will not be relevant to NHL matches as they advance to shootouts after a tied overtime period (regular season) or play open-ended sudden death overtime (playoffs), but may be applicable to other ice hockey leagues or competitions as per their individual competition rules. Similarly, ‘Race to X’ selections where neither team reaches the selected score will be settled as losers, regardless of whether a ‘neither team to reach X’ selection was available as an alternate selection or not. If a period finishes scoreless, then goalscoring selections such as First or Last Goalscorer for that period will be settled as losers.
- 2) Overtime / Shootouts: All ice hockey matches will be settled on the official declared result including any overtime and shootouts. Goals scored in shootouts are disregarded for settlement purposes. The goal assigned to the score of a winning team after a shootout (e.g., the only goal in a game that finishes 0-0 after overtime and therefore 1-0 after the shootout) counts for the purposes of total game score and total team goal selections, but is not assigned to a player and does not count towards the settlement of any player scoring markets.
- 3) Third Period Markets: All third period market selections do include overtime and the resultant goal from shootouts if they occur. For example, a total third period goals selection would include the goals scored in both the third period and the winning goal from either overtime or resulting from the shootout

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- 4) Player-Specific Markets: All player selections will be considered active if a player takes to the rink as an active player at any point of the relevant match, regardless of whether the selection in question references a specific period of the match. If a player never enters the rink during a match, selections specific to that player will be void. For instance, a selection on a certain player to score in the third period would be active (and therefore settled as a loser) if that player played the first two minutes of a match, was injured, and did not return to the game, regardless of having never been on the ice during the third period. However, if that player was injured shortly before the game commenced, was withdrawn from the starting lineup (or bench) and never took the ice, the selection and therefore bet would be void.
- 5) Postponed and Incomplete Matches: Where a match is postponed or incomplete, and subsequently resumed or played within 24 hours (inclusive) of the original scheduled start time, all bets will stand. All bets placed on games played which commence more than 24 hours past the originally scheduled start time will be void. Once the 24 hours have expired, all bets are void and stakes will be refunded.
- 6) Abandoned Matches: If a game is abandoned prior to commencement, it falls within the 24-hour rule for postponed matches as described above. If it is abandoned after commencing but before its natural end point, the following rules apply:
- a) BetBuilder will be void if they include at least one selection involving a player who has not yet entered the rink as an active player. The rules outlined below are all applied subject to and subsequent to the application of this rule.
 - b) If every selection within a BetBuilder on the game is already a winner where the fact of abandonment had no impact on the outcome of each selection, the BetBuilder in its entirety will be treated as a winner. For example, a 2-leg BetBuilder containing an over total goals selection and a certain player to score, in a game where the required goals have been reached and the player did score before the game was subsequently abandoned, will be treated as a winner. In this case, the abandonment had no impact on either selection. The same would not apply to an under-total goals selection where a game is abandoned while the total score is still under the chosen number, as the abandonment would impact that outcome.
 - c) If a single selection of a BetBuilder has lost and a match is then abandoned, the BetBuilder will be treated as a loser, where regardless of the fact of abandonment, the selection(s) in question had been irrevocably concluded. For example, a BetBuilder including a first team to score selection, in a game where the other team scored first and the match was subsequently then abandoned, will be treated as a loser. In this case, the bet had already been lost, and this outcome could not be affected in any way by whether the game was subsequently abandoned or not.
 - d) If there are no losing selections within a BetBuilder and at least one void selection at the time of a match abandonment, the BetBuilder will be treated as void. This rule applies where one or more selections are still undecided at abandonment and may have won or lost if the game had been completed as scheduled. For example, a BetBuilder including an over-total goals selection, in a game abandoned while the total goals are still below the required amount, will be treated as void. In this case, the total goals selection was still undecided and may have won or lost but for the abandonment, so the bet will be voided.
- 7) Venue Changes: If the venue of a match is changed from the one advertised, all bets on that match will be voided.



Legal Division

TO: Cathy Judd-Stein, Chair
 Eileen O'Brien, Commissioner
 Brad Hill, Commissioner
 Nakisha Skinner, Commissioner
 Jordan Maynard, Commissioner

FROM: Carrie Torrisi, Deputy General Counsel
 Judith Young, Associate General Counsel
 Mark Vander Linden, Director of Research and Responsible Gaming
 David Mackey, Anderson & Kreiger LLP
 Annie Lee, Anderson & Kreiger LLP

DATE: January 18, 2023

RE: 205 CMR 250: Protection of Minors and Underage Youth From Sports Wagering

On November 17, 2022, the Commission voted to approve 205 CMR 250 governing the protection of minors and underage youth from sports wagering to both file by emergency and to begin the formal promulgation process. These regulations are currently in effect by emergency, and we are now seeking a vote for final adoption of the regulations at the conclusion of the promulgation process.

Background

205 CMR 250 creates obligations on sports wagering operators to establish and implement policies, practices and procedures to prevent minor and underage youth from sports wagering. It largely tracks, and where appropriate incorporates by reference, 205 CMR 150 governing the protection of minors and underage youth from gaming.

Summary of Sections

250.01 Consistent with G.L. c. 23N, § 13(d), this section requires sports wagering operators to implement policies, procedures and practices designed to prevent minors and underage youth from sports wagering. This section also includes provisions requiring sports wagering operators to submit for approval by the Commission a written policy memorializing such policies, procedures and



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practices, similar to the requirement for approval of a written policy under 205 CMR 133 and 233.

250.02-04 Sports wagering operators are required to monitor gaming establishments and sports wagering facilities for minors, prevent the service of alcohol to underage persons at such places, and report any such incidents discovered to the Commission, as gaming licensees are required to under 205 CMR 150.

250.05 This section provides that where a sports wagering operator violates its obligations as set forth in this section, sports wagering operators are subject to the same slate of potential sanctions, and if imposed, procedural requirements and review process, as those set forth in 205 CMR 133 and 233 for violations of the self-exclusion list.

205 CMR 250: PROTECTION OF MINORS AND UNDERAGE YOUTH FROM SPORTS WAGERING

Section

- 250.01: Preventing Sports Wagering by Underage Persons
- 250.02: Monitoring the Premises for Unattended Minors
- 250.03: Preventing the Service of Alcohol to Underage Persons
- 250.04: Reporting Requirements Related to Minors and Underage Persons

250.01: Preventing Sports Wagering by Underage Persons

- (1) Each Sports Wagering Operator shall implement policies, procedures and practices designed to prevent Persons younger than 21 years old, except for an employee 18 years of age or older solely acting in the performance of the employee's duties, from:
 - a. Entering a Sports Wagering Area or Sports Wagering Facility;
 - b. Placing a bet at a Sports Wagering Kiosk; or
 - c. Holding a Sports Wagering Account.
- (2) Each Sports Wagering Operator shall submit a written policy that includes the policies, procedures and practices described in 205 CMR 250.01(1) and (5), including but not limited to measures to prevent minors and underage youth from placing a Sports Wager at a Sports Wagering Kiosk, for Commission approval at least 30 days before the Sports Wagering Operator begins accepting bets from individuals participating in Sports Wagering from Massachusetts. The Commission shall review the plan, and if approved, the plan shall be implemented and followed by the Sports Wagering Operator. If the plan is not approved, the Commission may withhold issuance of an Operations Certificate until the Sports Wagering Operator has submitted a new policy that is approved by the Commission.
- (3) The Commission shall review each Sports Wagering Operator's written policy at least once a year.
- (4) If a Sports Wagering Operator amends its written policy prior to the Commission's annual review, the Sports Wagering Operator shall submit an amended written policy for Commission approval within 30 days of amending the written policy. The Sports Wagering Operator shall not implement the amended written policy until the Commission approves the amended written policy. While the Commission reviews the amended written policy, the Sports Wagering Operator shall continue to implement the written policy most recently approved by the Commission.
- (5) The policies, procedures and practices shall include but not be limited to an ongoing program of training for personnel at the gaming establishment or Sports Wagering Facility, or for personnel who are responsible for regulating access to a Sports Wagering Platform, that emphasizes the responsibility of those personnel for identifying and preventing Sports Wagering by persons younger than 21 years old.

- (6) In cooperation with the Commission, and where reasonably possible, the Sports Wagering Operator shall determine the amount wagered and lost by a Person younger than 21 years old. The monetary value of the losses shall be paid to the Commission for deposit into the Sports Wagering Fund within 45 days established in M.G.L. c. 23N, § 17.

250.02: Monitoring the Premises for Unattended Minors

Sports Wagering Operators shall be subject to the same responsibilities regarding the monitoring of parking areas and the safety of minors on the premises of a gaming establishment or Sports Wagering Facility as gaming licensees as set forth in 205 CMR 150.02.

250.03: Preventing the Service of Alcohol to Underage Persons

Each Sports Wagering Operator shall implement policies, procedures and practices in accordance with 205 CMR 138.12 to prevent the service of alcoholic beverages to underage Persons upon the premises of the gaming establishment or Sports Wagering Facility.

250.04: Reporting Requirements Related to Minors and Underage Persons

Each Sports Wagering Operator shall submit an underage Person report to the bureau by the tenth day of each month reporting the following information for the previous month:

- (1) The number of Persons younger than 21 years old found in the Sports Wagering Facility;
- (2) The number of Persons younger than 21 years old found Sports Wagering or attempting to Sports Wager in the Sports Wagering Area, including but not limited to, wagering on a Sports Wagering Kiosk;
- (3) The number of Persons younger than 21 years old found Sports Wagering or attempting to Sports Wager on a Sports Wagering Platform;
- (4) The number of Persons younger than 21 years old found consuming or attempting to consume alcohol in the Sports Wagering Area or Sports Wagering Facility;
- (5) The number of Persons younger than 21 years old turned over to the proper law enforcement authority by the Sports Wagering Operator; and
- (6) The number of Persons younger than 21 years old escorted from the Sports Wagering Area.



AMENDED SMALL BUSINESS IMPACT STATEMENT

The Massachusetts Gaming Commission (“Commission”) hereby files this Amended Small Business Impact Statement in accordance with G.L. c. 30A, § 5 relative to the proposed amendments to **205 CMR 250: Protection of Minors and Underage Youth From Sports Wagering** for which a public hearing was held on January 26, 2023, at 9:15am EST.

This regulation was developed as part of the process of promulgating regulations governing sports wagering in the Commonwealth, and is primarily governed by G.L. c. 23N, §§ 4.

The adoption of 205 CMR 250.00 applies to all Sports Wagering Operators, and their employees who are required to be licensed, pursuant to G.L. c. 23N. Accordingly, this regulation is unlikely to have an adverse impact on small businesses.

In accordance with G.L. c.30A, §5, the Commission offers the following responses on whether any of the following methods of reducing the impact of the proposed regulation on small businesses would hinder achievement of the purpose of the proposed regulation:

0. Establishing less stringent compliance or reporting requirements for small businesses:

This regulation creates reporting requirements for Sports Wagering Operators related to minors and underage persons. Less stringent schedules or deadlines for compliance for small businesses have not been established.

1. Establishing less stringent schedules or deadlines for compliance or reporting requirements for small businesses:

This regulation places conditions upon Sports Wagering Operators that they must meet to remain in compliance with G.L. c. 23N, including a reporting deadline of the tenth day of each month. Less stringent schedules or deadlines for compliance for small businesses have not been established.

2. Consolidating or simplifying compliance or reporting requirements for small businesses:

This regulation imposes monitoring and reporting requirements upon Sports Wagering Operators, but not specifically small businesses.



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3. Establishing performance standards for small businesses to replace design or operational standards required in the proposed regulation:

Performance based standards are set forth in this regulation.

4. An analysis of whether the proposed regulation is likely to deter or encourage the formation of new businesses in the Commonwealth:

The Commission does not anticipate that the proposed regulation will deter or encourage the formation of new businesses in the Commonwealth.

5. Minimizing adverse impact on small businesses by using alternative regulatory methods:

As it is currently drafted, it does not appear that 205 CMR 250.00 will have an adverse impact on small businesses.

Massachusetts Gaming Commission
By:

/s/ Ying Wang
Associate General Counsel
Legal Division

Dated: January 17, 2023



Massachusetts Gaming Commission



Legal Division

TO: Cathy Judd-Stein, Chair
Eileen O'Brien, Commissioner
Brad Hill, Commissioner
Nakisha Skinner, Commissioner
Jordan Maynard, Commissioner

FROM: Carrie Torrisi, Deputy General Counsel
Mina Makarious, Anderson & Kreiger LLP
Paul Kominers, Anderson & Kreiger LLP

DATE: January 18, 2023

RE: 205 CMR 251: Operation Certificate

On November 17, 2022, the Commission voted to approve 205 CMR 251 governing Sports Wagering operation certificates to both file by emergency and to begin the formal promulgation process. These regulations are currently in effect by emergency, and we are now seeking a vote for final adoption of the regulations at the conclusion of the promulgation process.

Background

205 CMR 251 mirrors 205 CMR 151 and requires Sports Wagering Operators to obtain an operation certificate following licensing, but prior to commencing operations. This provides the Commission and the Operator an opportunity to review and test operations before the “go live” of the operation.

Summary of Sections

251.01 This section identifies the steps Operators must take to obtain an Operation Certificate including approval of its system of internal controls, providing a list of vendors and employees (to ensure they are properly licensed or registered under 205 CMR 234 and 235 as required); ensuring in-person Sports Wagering facilities are properly built; and complying with any specific license condition. It also requires the Operation Certificate to be publicly posted in a Category 1 or Category 2 Sports Wagering facility or prominently displayed on a Sports Wagering website or mobile application for a Category 3 Licensee.



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- 251.02 This section provides for a test period to allow the Commission to ensure the proposed operation is functioning properly.
- 251.03 This section provides for the term of the Operation Certificate, which is concurrent with the Term of the License.

205 CMR 251: SPORTS WAGERING OPERATION CERTIFICATE

- 251.01 Issuance and Posting of Operation Certificate
- 251.02 Operation Certificate: Test Period
- 251.03 Operation Certificate: Effective Date: Duration

251.01 Issuance and Posting of Operation Certificate

- (1) Before a Sports Wagering Operator may conduct Sports Wagering, other than for testing purposes in accordance with 205 CMR 251.02, a Sports Wagering Operator must request and obtain from the Commission an Operation Certificate. The Operation Certificate shall not issue until the Commission has conducted all reviews, including, for Category 1 Sports Wagering Operators and Category 2 Sports Wagering Operators, on-site tests and inspections required in accordance with 205 CMR 251.00 or otherwise deemed necessary by the Commission. The Commission may authorize a designee to issue a conditional Operation Certificate, subject to ratification by the full Commission, subsequent to a successful test period in accordance with 205 CMR 251.02 and satisfaction of any other outstanding condition.
- (2) The Operation Certificate shall be in the form prescribed by the Commission and shall be conspicuously posted within a Category 1 or Category 2 Sports Wagering Facility, or prominently displayed on a Category 3 Sports Wagering website or mobile application.
- (3) An Operation Certificate shall not issue unless the Sports Wagering Operator has demonstrated to the Commission that it has complied with all requirements of M.G.L. c. 23N, 205 CMR, and all applicable laws. Such compliance includes, but is not limited to:
 - (a) Approval of its system of internal controls including implementation of all approved policies and procedures required;
 - (b) Provision of a current list of all Sports Wagering employees, Sports wagering Vendors, and Non-Sports Wagering Vendors;
 - (c) For a Category 1 or Category 2 Sports Wagering Licensee, the Sports Wagering facility has been built and is of a superior quality and complies with any applicable conditions of licensure;
 - (d) For a Category 1 or Category 2 Sports Wagering Licensee, a copy of an emergency response plan that includes, but is not limited to, the elements listed in 205 CMR 151.01(3)(g), and which is filed with the Commission and with fire department and police department of the Host Community; or an update to such plan already filed pursuant to 205 CMR 151.01;
 - (e) For a Category 1 or Category 2 Sports Wagering Licensee, a copy of the certificate of occupancy issued by a building commissioner or inspector of buildings of the Host Community in accordance with 780 CMR 111.00: *Certificate of Occupancy* that includes an approval under 521 CMR: *Architectural Access Board*, indicating the necessary use and occupancy to operate the Sports Wagering Facility; as well as copies of any other permits required to be issued by the Host Community prior to the opening of a like facility; and
 - (f) Compliance with any other condition imposed by the Commission to secure the objectives of G.L. c. 23N and 205 CMR.

251.02 Operation Certificate: Test Period

- (1) Prior to the issuance of an Operation Certificate, a Sports Wagering Operator shall successfully complete an evaluation and test period in accordance with such terms and conditions as are reasonably calculated by the Commission to allow the Commission to assess whether the licensee is in compliance with G.L. c. 23N and this 205 CMR 251.
- (2) The Commission will provide the Sports Wagering Operator with the terms and conditions of the test period promptly upon receipt of the licensee's request for an Operation Certificate.
- (3) The terms and conditions of the test period as determined by the Commission, or its designee, shall incorporate, at a minimum, the following:
 - (a) The dates and times of the test period; provided, said schedule may be increased or decreased by the Commission or its designee as necessary;
 - (b) Any physical areas of a Sports Wagering facility that will be tested, inspected, and reviewed including a review of the layout of the Sports Wagering facility; and
 - (c) Any actions necessary to preserve and to assure an effective evaluation of the Sports Wagering Operator during such test period.

251.03 Operation Certificate: Effective Date; Duration

- (1) Upon the successful completion of the test period in accordance with 205 CMR 251.02 the Commission shall establish the effective date of the Operation Certificate and the scope of the Sports Wagering Operator's authority to conduct Sports Wagering.
- (2) Each certificate, once issued, shall remain in effect throughout the term of the Sports Wagering Operator License under such terms and conditions as the Commission may impose, but may be revoked, suspended, limited, or otherwise altered by the Commission.
- (3) Each Sports Wagering licensee to which an Operation Certificate is issued shall conduct Sports Wagering strictly in accordance with the terms of its original Operation Certificate and shall not change any of the items to which the Operation Certificate applies except as otherwise approved by the Commission.



Legal Division

AMENDED SMALL BUSINESS IMPACT STATEMENT

The Massachusetts Gaming Commission (“Commission”) hereby files this Amended Small Business Impact Statement in accordance with G.L. c. 30A, § 5 relative to the proposed amendments to **205 CMR 251: Issuance and Posting of Operation Certificate**, for which a public hearing was held on January 24, 2023, at 9:15am EST.

This regulation was developed as part of the process of promulgating regulations governing sports wagering in the Commonwealth, and is primarily governed by G.L. c. 23N, §§ 4.

The adoption of 205 CMR 251.00 applies to all Sports Wagering Operators who have been licensed by the Commission, pursuant to G.L. c. 23N and 205 CMR, but prior to their commencement of operations within the Commonwealth. Accordingly, this regulation is unlikely to have an adverse impact on small businesses.

In accordance with G.L. c.30A, §5, the Commission offers the following responses on whether any of the following methods of reducing the impact of the proposed regulation on small businesses would hinder achievement of the purpose of the proposed regulation:

0. Establishing less stringent compliance or reporting requirements for small businesses:

It is not readily apparent that this regulation would affect small businesses. As a result, less stringent compliance or reporting requirements have not been established.

1. Establishing less stringent schedules or deadlines for compliance or reporting requirements for small businesses:

This regulation places conditions upon Operators who have received licensure by the Commission and sets forth the steps they must take to obtain an operation certificate. It also includes a test period for the Commission to ensure proper functioning. Accordingly, less stringent schedules, or deadlines for compliance, or reporting requirements for small businesses have not been established.

2. Consolidating or simplifying compliance or reporting requirements for small businesses:

205 CMR 254 does impose compliance reporting requirements upon Sports wagering Operators who have received licensure by the Commission. This regulation does not impose reporting requirements upon small businesses. Therefore, the commission has



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not consolidated the reporting requirements beyond what is listed within the regulation.

3. Establishing performance standards for small businesses to replace design or operational standards required in the proposed regulation:

Performance based standards are set forth in this regulation.

4. An analysis of whether the proposed regulation is likely to deter or encourage the formation of new businesses in the Commonwealth:

The Commission does not anticipate that the proposed regulation will deter or encourage the formation of new businesses in the Commonwealth.

5. Minimizing adverse impact on small businesses by using alternative regulatory methods:

205 CMR 251.00 will not have an adverse impact on small businesses.

Massachusetts Gaming Commission
By:

/s/ Judith A. Young
Associate General Counsel
Legal Division

Dated: January 17, 2023



Massachusetts Gaming Commission

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TO: Chair Cathy Judd-Stein
 Commissioner Brad Hill
 Commissioner Jordan Maynard
 Commissioner Eileen O'Brien
 Commissioner Nakisha Skinner

FROM: Caitlin Monahan, Deputy General Counsel
 Mina Makarious, Anderson & Kreiger
 Paul Kominers, Anderson & Kreiger

CC: Karen Wells, Executive Director

DATE: January 18, 2023

RE: 205 CMR 235: Sports Wagering Occupational Licenses

On November 17, 2022, the Commission voted to approve 205 CMR 235 governing Sports Wagering occupational licenses to both file by emergency and to begin the formal promulgation process. These regulations are currently in effect by emergency, and we are now seeking a vote for final adoption of the regulations at the conclusion of the promulgation process.

By way of background, sections 8(a) and (b) of G.L. c. 23N, the Massachusetts Sports Wagering Act provide as follows (emphasis added):

- (a) All persons employed by an operator to perform duties directly related to the operation of sports wagering in the commonwealth in a supervisory role **shall maintain a valid occupational license issued by the commission**. The commission shall issue such occupational license to a person who meets the requirements of this section.
- (b) An occupational license authorizes the licensee to be employed in the capacity designated by the commission while the license is active. **The commission may establish, by rule or regulation, job classifications with different requirements based on the extent to which a particular job impacts, or has the potential to impact, the lawful operation of sports wagering.**

Section 8(c) provides that the application fee for such occupational licenses shall be \$100. Section 8(d) provides that occupational licensees must apply for renewal “[n]ot later than March 1 of the third calendar year following the issuance or renewal of an occupational license.”

The proposed 205 CMR 235 carries out the Commission’s mandate to issue occupational licenses under Section 8. It is modeled on, and largely tracks, 205 CMR 234, which the



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Commission recently approved to govern vendor licenses. Both 205 CMR 234 and 235 also track 205 CMR 134, which governs vendor, occupational, and other licenses under G.L. c. 23K.

Summary of Sections

- 235.01 Consistent with G.L. c. 23N, § 8(b), this section identifies the persons required to hold an occupational license. As with 205 CMR 134 and 234, the persons are identified by the positions they hold for an operator. Persons licensed, qualified or found suitable under other provisions of 205 CMR 200 *et seq.* (e.g., vendors and sports wagering qualifiers), are not required to hold an occupational license.
- 235.02 This section identifies the form that must be completed to gain licensure and allows the Bureau, with the approval of the Commission, to create different forms for different types of employees.
- 235.03-05; 07 These sections require submittal of the license application and the \$100 fee. Occupational license investigations, determinations and appeals will then follow the same process as the Commission has set out for vendors under 205 CMR 234.
- 235.06 Temporary occupational licensing will also proceed in the same manner as vendor licensing under 205 CMR 234, including showing eligibility for a license through certification. Like the comparable provisions of 205 CMR 234, the regulation includes a “sunset” date of August 31, 2023 after which applicants will no longer have the self-certification option.
- 235.08 The term of the occupational license ends on March 1 of the third calendar year after issuance, consistent with G.L. c. 23N, § 8(d). This section also provides a renewal process for occupational licenses.
- 235.09-11: These sections provide the occupational licensee’s duty to cooperate with the Commission in the same manner as gaming employees under 205 CMR 134 and vendors under 205 CMR 234, and include comparable enforcement provisions if licensees fail to do so.



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SPORTS WAGERING OCCUPATIONAL LICENSES

- 235.01 Sports Wagering Employees Requiring Occupational Licenses
- 235.02 Forms; Fingerprinting
- 235.03 Submission by Applicants; Fee
- 235.04 Investigation, Determination, and Appeals for Occupational Licenses
- 235.05 Affirmative License Standards for Occupational Licenses
- 235.06 Temporary Occupational Licenses
- 235.07 Administrative Closure of Applications for Occupational Licenses
- 235.08 Term of Occupational License; Renewal
- 235.09 Duties of Licensees
- 235.10 Disciplinary Action
- 235.11 Application following Denial or Revocation

235.01 Sports Wagering Employees Requiring Occupational Licenses

- (1) Requirement for Licensure.
 - (a) No Person shall perform duties directly related to the operation of Sports Wagering in a supervisory role on behalf of a Sports Wagering Operator unless the Person has obtained an Occupational License in accordance with this 205 CMR 235.00.
 - (b) Notwithstanding 205 CMR 235.01(a), the following persons do not have to obtain Occupational Licenses:
 - (i) Any Qualifier to a Sports Wagering Operator pursuant to 205 CMR 215;
 - (ii) Any person licensed, qualified, or registered as a Key Gaming Employee or in association with a Gaming Vendor pursuant to 205 CMR 134.00; or
 - (iii) Any person licensed, qualified or registered in association with a Sports Wagering Vendor pursuant to 205 CMR 234.00.
- (2) Persons who perform duties directly related to the operation of Sports Wagering in a supervisory role on behalf of a Sports Wagering Operator shall include:
 - (a) An individual holding one of the following positions, and any person in a similar or equivalent position, regardless of job title, whose employment relates to Sports Wagering:
 - (i) Assistant General Manager;
 - (ii) Gaming or Sports Wagering Manager;
 - (iii) Chief of Security;

- (iv) General Manager;
- (v) Chief Surveillance Officer;
- (vi) Chief Compliance Officer;
- (vii) Principal executive officer;
- (viii) Principal accounting officer;
- (ix) Chief Information Officer;
- (x) Chief Technology Officer;
- (b) An individual holding one of the following positions, and any person in a similar or equivalent position, regardless of job title, whose employment relates directly to Sports Wagering:
 - (i) Electronic gaming device manager;
 - (ii) Information technology manager;
 - (iii) Software development manager;
 - (iv) Shift supervisor of an in-person Sports Wagering department, or a shift supervisor in surveillance, cage, or player development whose work relates directly to sports wagering;
 - (v) Other managerial employees who are not identified in 205 CMR 235.01(2)(a)-(b), but who are empowered to make discretionary decisions which impact Sports Wagering operations.

235.02 Forms; Fingerprinting

- (1) Occupational License Application Form. Every Person applying for an Occupational License shall be obligated to complete and submit an Occupational License Application Form to the Division of Licensing. Said forms shall be created by the Bureau, subject to the approval of the Commission. The Bureau may create different Occupational License Application Forms for different categories of applicants. The Division of Licensing may make non-material changes to the forms. The Occupational License Application shall require, at a minimum, the following information:
 - (a) The name of the Applicant;
 - (b) The address of the Applicant;
 - (c) A detailed employment history of the Applicant, as prescribed by the Bureau;

- (d) The fingerprints of the Applicant;
 - (e) The Applicant's criminal and arrest record; and
 - (f) Any civil judgments obtained against the Applicant pertaining to antitrust or security regulation.
- (2) The Bureau may require the Applicant to provide additional information, as set forth in the application forms, including, but not limited to:
- (a) information related to the financial integrity of the Applicant;
 - (b) bank accounts and records of the Applicant;
 - (c) bank references for the Applicant;
 - (d) business and personal income and disbursement schedules of the Applicant;
 - (e) tax returns and other reports filed by government agencies regarding the Applicant; and
 - (f) business and personal accounting check records and ledgers of the Applicant.
- (3) Fingerprinting. Each Applicant for an Occupational License shall be fingerprinted under the supervision of the Commission in accordance with the procedures in 205 CMR 134.13.

235.03 Submission by Applicants; Fee

- (1) An application for the initial issuance of an Occupational License shall include:
 - (a) an Occupational License Form, as set forth in 205 CMR 235.02(1)-(2);
 - (b) Proof of an offer of employment from a Sports Wagering Operator in the manner prescribed by the Division of Licensing. Ongoing employment with an Operator is a prerequisite for an application for licensure to remain a valid application not subject to administrative closure in accordance with 205 CMR 235.07;
- (2) Each Applicant shall file a complete application pursuant to 205 CMR 235.03(1) with the Division of Licensing in the manner prescribed by the Division of Licensing. The Division of Licensing shall not accept an incomplete application.
- (3) Fee.

- (a) A non-refundable fee of \$100 for an initial application and \$100 for a renewal shall be paid at the time of application for occupational licensure.
- (b) The provisions of 205 CMR 134.15(5) concerning employer payment and payroll deductions shall apply to the fees described in 205 CMR 235.03(3)(a).

235.04 Investigation, Determination, and Appeals for Occupational Licenses

The investigation of, determination on, and any appeal resulting from an Occupational License Application shall follow the processes set forth in 205 CMR 234.04(1)-(3).

235.05 Affirmative License Standards for Occupational Licensees

- (1) An Applicant for an Occupational License shall establish their suitability by clear and convincing evidence.
- (2) In determining whether an Applicant for an Occupational License is suitable for purposes of being issued an Occupational License, the Bureau shall evaluate and consider the overall reputation of the Applicant consistent with 205 CMR 234.05(2), deny an application for any of the reasons set out in 205 CMR 234.05(3), and consider rehabilitation and the Applicant's age consistent with 205 CMR 234.05(4).

235.06 Temporary Occupational Licenses

- (1) Notwithstanding any other provision of 205 CMR 235.00, upon petition to the Commission by an Operator, the Commission may issue a temporary Occupational License to an Applicant for an Occupational License if:
 - (a) the Applicant for an Occupational License has filed a completed application with the Commission and has submitted all of the disclosure forms as required by the Division of Licensing;
 - (b) the Operator certifies, and the Bureau finds, that the issuance of a temporary Occupational License is necessary for the operation of Sports Wagering and is not designed to circumvent the normal licensing procedures; and
 - (c) the Operator certifies that, to the best of its reasonable knowledge and belief, the proposed temporary Occupational Licensee meets the qualifications for licensure pursuant to 205 CMR 234.05 and that the Operator understands that it may be denied an Operator License if it has willfully, knowingly or intentionally provided false or misleading information regarding the proposed vendor.

- (2) An Applicant for an Occupational License on or before August 31, 2023 shall demonstrate its suitability for temporary licensure upon certification by the Applicant under the pains and penalties of perjury that the Applicant:
 - (a) is not disqualified under one or more of the criteria listed in 205 CMR 234.05(3);
 - (b) is properly licensed or registered, and in good standing, to conduct the same operations in every other jurisdiction where they are employed in an equivalent position; and
 - (c) has disclosed any other information not previously disclosed of which it is aware or reasonably should be aware which would negatively impact a determination on the Applicant's suitability for an Occupational License.
- (3) On or after September 1, 2023, a temporary Occupational License shall issue, unless:
 - (a) A preliminary review of the Applicant shows that the Applicant is disqualified under one or more of the criteria listed in 205 CMR 234.05(3); or
 - (b) A preliminary review of the Applicant shows that the Applicant will be unable to establish his or her qualifications for licensure under the standards set forth in 205 CMR 234.05(1).
- (4) If an Applicant for a temporary Occupational License is licensed or registered in another jurisdiction within the United States with comparable license and registration requirements, as determined by the Bureau, and is in good standing in all jurisdictions in which they hold such a license or registration, the Commission may issue the Applicant a temporary Occupational License; provided, however, that the Commission shall reserve its rights to investigate the qualifications of an Applicant at any time.
- (5) Unless otherwise stated by the Commission, a temporary Occupational License issued under this 205 CMR 235.06 shall expire upon issuance of a full Occupational License or upon suspension or revocation of the temporary Occupational License, and in any event no later than the term of the license as set forth in 205 CMR 235.08(1).

235.07 Administrative Closure of Applications for Occupational Licenses

Applications for Occupational Licenses shall be subject to the provisions of 205 CMR 234.08.

235.08 Term of Occupational License; Renewal

- (1) Term. Occupational Licenses shall expire on March 1 of the third calendar year following the issuance or renewal of the license.

(2) Renewal

- (a) Not later than the expiration date of the Occupational License, an Occupational Licensee shall submit a renewal application on a form established by the Commission.
- (b) If an Occupational Licensee has made timely and sufficient application for a renewal, the Applicant's existing license shall not expire and the Applicant shall remain in good standing until the Bureau has issued a decision on the application. If a renewal application is received after the expiration date and the license expires before the Commission issues a new license, the Person shall not conduct business with an Operator until a new license is issued.
- (c) It shall be the responsibility of the Occupational Licensee to ensure that their license is current.

235.09 Duties of Licensees

All Occupational Licensees shall have the same duties and obligations required of gaming vendor Applicants, licensees, and registrants pursuant to 205 CMR 134.18.

235.10 Disciplinary Action

An Occupational Licensee may be disciplined in the same manner, for the same reasons, and through the same process set forth in 205 CMR 234.11. They may appeal said discipline through the process set forth in 205 CMR 234.11(4).

235.11 Application Following Denial or Revocation

No individual who has been denied a license or has had their license revoked pursuant to 205 CMR 235.10 may reapply for the same license prior to two years from the date of denial or revocation. If an individual has appealed the denial or revocation of their license, the two year period shall begin to run from the date that the denial or revocation is affirmed pursuant to 205 CMR 101.00 or otherwise pursuant to M.G.L. c. 30A.

**Public Comments Pertaining to
205 CMR 235: Sports Wagering Occupational Licenses**

Subsection	Comment	Commenter	Entity
235.01 (b)(iv) Sports Wagering Employees Requiring Occupational Licenses	<p>BetMGM Comment: This term is not defined in the Definitions section. We request the Commission to add a definition for this term.</p> <p>(iv) Pit boss;</p>	<p>Robyn Bowers robyn.bowers@betmgm.com</p>	Bet MGM



Legal Division

AMENDED SMALL BUSINESS IMPACT STATEMENT

The Massachusetts Gaming Commission (“Commission”) hereby files this Amended Small Business Impact Statement in accordance with G.L. c. 30A, § 5 relative to the proposed amendments to **205 CMR 220: Sports Wagering Occupational Licenses**, for which a public hearing was held on January 24, 2023, at 9:15am EST.

This regulation was developed as part of the process of promulgating regulations governing sports wagering in the Commonwealth, and is primarily governed by G.L. c. 23N, §§ 4.

The adoption of 205 CMR 235.00 applies to all Sports Wagering Operators, and their employees who are required to be licensed, pursuant to G.L. c. 23N. Accordingly, this regulation is unlikely to have an adverse impact on small businesses.

In accordance with G.L. c.30A, §5, the Commission offers the following responses on whether any of the following methods of reducing the impact of the proposed regulation on small businesses would hinder achievement of the purpose of the proposed regulation:

0. Establishing less stringent compliance or reporting requirements for small businesses:

It is not readily apparent that this regulation would impact small businesses, as it applies to the Sports Wagering Operators and their employees who must register for an occupational license. As a result, less stringent compliance or reporting requirements have not been established.

1. Establishing less stringent schedules or deadlines for compliance or reporting requirements for small businesses:

This regulation places conditions upon applicants for occupational licenses that they must meet to remain in compliance with G.L. c. 23N, and a deadline of August 31, 2023. Less stringent schedules or deadlines for compliance for small businesses have not been established.

2. Consolidating or simplifying compliance or reporting requirements for small businesses:

This regulation does not impose reporting requirements upon small businesses. 205 CMR 235 does impose reporting and registration requirements upon specific categories of employees, however.



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3. Establishing performance standards for small businesses to replace design or operational standards required in the proposed regulation:

Performance based standards are set forth in this regulation.

4. An analysis of whether the proposed regulation is likely to deter or encourage the formation of new businesses in the Commonwealth:

The Commission does not anticipate that the proposed regulation will deter or encourage the formation of new businesses in the Commonwealth.

5. Minimizing adverse impact on small businesses by using alternative regulatory methods:

As it is currently drafted, it does not appear that 205 CMR 235.00 will have an adverse impact on small businesses.

Massachusetts Gaming Commission
By:

/s/ Judith A. Young
Associate General Counsel
Legal Division

Dated: January 16, 2023



Massachusetts Gaming Commission

205 CMR 202: SPORTS WAGERING AUTHORITY AND DEFINITIONS

Sections

202.01-: Authority
 202.02-: Definitions
202.03: Construction and Amendments

202.01-: Authority

205 CMR 202.00, *et seq.* are issued pursuant to M.G.L. c. 23K, §§ 4(42) and 5 and M.G.L. c. 23N, §§ 4(a), 4(b) and 5, unless otherwise specified.

202.02: Definitions

As used in 205 CMR 202.00, *et seq.*, the following words and phrases shall have the following meanings, unless the context clearly requires otherwise:

Adjusted Gross Fantasy Wagering Receipts means as defined in M.G.L. c. 23N, § 3.

Adjusted Gross Sports Wagering Receipts means as defined in M.G.L. c. 23N, § 3.

Affiliate means as defined in M.G.L. c. 23N, § 3.

Annual Assessment means the annual assessment required to be paid by Operators pursuant to M.G.L. c. 23N, § 15(c).

Applicant means as defined in M.G.L. c. 23N, § 3.

Breaks means as defined in M.G.L. c. 23N, § 3.

Cash means as defined in 205 CMR 238.01.

Cash Equivalent means as defined in 205 CMR 238.01.

Category 1 Sports Wagering License means a Category 1 License as defined in M.G.L. c. 23N, § 3.

Category 2 Sports Wagering License means a Category 2 License as defined in M.G.L. c. 23N, § 3.

Category 3 Sports Wagering License means a Category 3 License as defined in M.G.L. c. 23N, § 3.

Check means as defined in 205 CMR 238.01.

Chief Sports Wagering Executive means as defined in 205 CMR 238.01.

Close Associate means as defined in M.G.L. c. 23N, § 3.

Collegiate Sport or Athletic Event means as defined in M.G.L. c. 23N, § 3.

Collegiate Tournament means as defined in M.G.L. c. 23N, § 3.

Commission means as defined in M.G.L. c. 23N, § 3.

Electronic Sports or eSports means as defined in M.G.L. c. 23N, § 3.

Governmental Authority means as defined in M.G.L. c. 23N, § 3.

House Rules means comprehensive house rules for game play governing sports wagering transactions with an Operator's patron as required pursuant to M.G.L. c. 23N, § 10.

License means as defined in M.G.L. c. 23N, § 3.

Mobile Application means a Sports Wagering Platform accessible through an application on a mobile phone or other mobile device through which an individual is able to place a Sports Wager.

National Criminal History Background Check means as defined in M.G.L. c. 23N, § 3.

Non-Sports Wagering Vendor means a Person who offers to an Operator goods or services which are not directly related to Sports Wagering and who does not meet the definition of a Sports Wagering Vendor.

Occupational License means as defined in M.G.L. c. 23N, § 3.

Official League Data means as defined in M.G.L. c. 23N, § 3.

Operation(s) Certificate means a certificate of compliance issued by the Commission to an Operator.

Operator or Sports Wagering Operator means as defined in M.G.L. c. 23N, § 3.

Operator License means as defined in M.G.L. c. 23N, § 3.

Person means as defined in M.G.L. c. 23N, § 3.

Personal Biometric Data means as defined in M.G.L. c. 23N, § 3.

Players Association means as defined in M.G.L. c. 23N, § 3.

Professional Sport or Athletic Event means as defined in M.G.L. c. 23N, § 3.

Promotional Gaming Credit means as defined in M.G.L. c. 23N, § 3.

Qualified Gaming Entity means as defined in M.G.L. c. 23N, § 3.

Qualifier means a person whose qualification must be established in evaluating the suitability of an applicant in accordance with the standards and criteria set forth in M.G.L. c. 23N and 205 CMR 200 *et seq.*

Segregated Account means as defined in 205 CMR 238.01.

Sports Event or Sporting Event means as defined in M.G.L. c. 23N, § 3.

Sports Governing Body means as defined in M.G.L. c. 23N, § 3.

Sports Wager means as defined in M.G.L. c. 23N, § 3.

Sports Wagering means as defined in M.G.L. c. 23N, § 3.

Sports Wagering Account means as defined in M.G.L. c. 23N, § 3.

Sports Wagering Area means the part of a Gaming Establishment operated by a Category 1 Sports Wagering Licensee [and approved by the Commission](#) for in-person Sports Wagering.

Sports Wagering Control Fund means the fund established pursuant to M.G.L. c. 23N, § 15.

Sports Wagering Counter means as defined in 205 CMR 238.01.

Sports Wagering Equipment means, an electronic, electrical or mechanical contrivance, machine, or system used in connection with Sports Wagering.

Sports Wagering Facility means a facility operated by a ~~Category 1 Sports Wagering Licensee or~~ Category 2 Sports Wagering Licensee and approved by the Commission for in-person Sports Wagering.

Sports Wagering Fund means the fund established pursuant to M.G.L. c. 23N, § 17.

Sports Wagering Kiosk means any self-service automated kiosk, terminal, machine or other device which a Person may use to place or redeem a Wager.

Sports Wagering License means a Category 1 Sports Wagering License, Category 2 Sports Wagering License, or Category 3 Sports Wagering License.

Sports Wagering Platform means a website, application, widget or other digital platform accessible via the internet, or mobile or wireless technology on which a Person may place or redeem a Wager.

Sports Wagering Registrant means a Non-Sports Wagering Vendor or Subcontractor required to register with the Commission pursuant to 205 CMR 234.01(2).

Sports Wagering Subcontractor means a Person that contracts with a Sports Wagering Vendor or Sports Wagering Registrant to provide goods or services necessary to fulfill the licensed sports wagering vendor's contract with an Operator.

Sports Wagering Vendor. A Person that is not required to be licensed as an Operator or Sports Wagering Operator under M.G.L. c. 23N, or as a gaming vendor under M.G.L. c. 23K, who regularly provides goods or services to an Applicant for an Operator License or an Operator; which goods, software, or services directly relate to Sports Wagering operations, including but not limited to:

- a. Sports Wagering platform design, operation or maintenance;
- b. line and odds setting;
- c. Sports Wagering risk management;
- d. geolocation;
- e. customer verification;
- f. integrity monitoring;
- g. Sports Wagering kiosks;
- h. sportsbook data;
- i. testing and certification; or
- j. third-party marketing entities.

Sports Wagering Vendor License means a license issued by the Commission pursuant to 205 CMR 234.00 that permits the licensee to act as a vendor to a Sports Wagering Operator.

Temporary License means a Sports Wagering License issued pursuant to M.G.L. c. 23N, § 6(c) and 205 CMR 219.

Tethered Category 3 License. A Category 3 License connected to a Category 1 or Category 2 License pursuant to M.G.L. c. 23N, § 6.

Tier 1 Sports Wager means as defined in M.G.L. c. 23N, § 3.

Tier 2 Sports Wager means as defined in M.G.L. c. 23N, § 3.

Ticket Writer means as defined in 205 CMR 238.01.

Ticket Writer Station means as defined in 205 CMR 238.01.

Untethered Category 3 License. A Category 3 License not connected to a Category 1 or Category 2 License pursuant to M.G.L. c. 23N, § 6.

Wager means as defined in M.G.L. c. 23N, § 3.

Wager Category means a specific type of sporting event or other event governed by a specific Sports Governing Body or other oversight body (for example, professional basketball governed by the National Basketball Association).

202.03 Construction and Amendments

(1) The principles of regulatory construction and interpretation specified in 205 CMR 102.03 shall also include construction in accordance with the principles of statutory

construction set forth in M.G.L. 23N, and avoidance of conflict with any provision of M.G.L. 23N.

(2) Where the Commission waives or grants a variance from any provision or requirement contained in 205 CMR 200 *et seq.*, not specifically required by law, the waiver or variance shall be conditioned on a finding of the requirements specified in 205 CMR 102.03(4) and a finding that granting the waiver or variance is consistent with the purposes of M.G.L. c. 23N.



SMALL BUSINESS IMPACT STATEMENT

The Massachusetts Gaming Commission (“Commission”) hereby files this Small Business Impact Statement in accordance with G.L. c. 30A, §2 relative to the proposed amendment to **205 CMR 202: Sports Wagering Authority and Definitions**.

This amendment was developed as part of the process of promulgating regulations governing sports wagering in the Commonwealth, and is primarily governed by G.L. c. 23N, §4.

The amendments to 205 CMR 202 creates definitions that will be used throughout the sports wagering-related regulations and add a section related to construction and amendments. Accordingly, this regulation is unlikely to have an impact on small businesses. Under G.L. c.30A, §2, the Commission offers the following responses to the statutory questions:

1. Estimate of the number of small businesses subject to the proposed regulation:

It is unlikely that this regulation will have an impact on small businesses.

2. State the projected reporting, recordkeeping, and other administrative costs required for compliance with the proposed regulation:

There are no projected reporting, recordkeeping, or other administrative costs required for small businesses to comply with this regulation.

3. State the appropriateness of performance standards versus design standards:

This regulation does not set forth any standards.

4. Identify regulations of the promulgating agency, or of another agency or department of the Commonwealth, which may duplicate or conflict with the proposed regulation:

There are no conflicting regulations in 205 CMR, and the Commission is unaware of any conflicting or duplicating regulations of any other agency or department of the Commonwealth.

5. State whether the proposed regulation is likely to deter or encourage the formation of new businesses in the Commonwealth:



Massachusetts Gaming Commission

This amendment is unlikely to have any impact on the formation of new businesses in the Commonwealth.

Massachusetts Gaming Commission
By:

/s/ Caitlin Monahan
Caitlin Monahan
Deputy General Counsel

Dated: January 24, 2023



Massachusetts Gaming Commission

From: [MGC Website](#)
To: [Torrise, Carrie](#)
Subject: Regulations Public Comment Submission
Date: Tuesday, January 24, 2023 9:28:29 AM

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Submitted By

Operator (Applicant or Licensed)

Business/Entity Name

Penn Interactive

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Regulation

205 CMR 250: Protection of Minors and Underage Youth from Sports Wagering

Subsection

205 CMR 250.04: Reporting Requirements Related to Minors and Underage Persons

Comments

As much of the information that is required to be included in monthly underage Person reporting is applicable to either in-person or mobile Sports Wagering, but not both, PENN recommends amending this rule to add clarity for Operators regarding the information that they will be expected to provide. For example, a Category 3 mobile Sports Wagering Operator will not maintain a Sports Wagering Facility, and therefore, will not have any information to report concerning persons younger than 21 years old found in and/or escorted from the Sports Wagering Facility.

Proposed revision:

Insert "as applicable to either in-person or mobile Sports Wagering operations" at the conclusion of the first sentence of subsection 250.04:

"Each Sports Wagering Operator shall submit an underage Person report to the bureau by the tenth day of each month reporting the following information for the previous month, as applicable to either in-person or mobile Sports Wagering operations."

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Regulation

205 CMR 235: Term of Occupational License; Renewal

Subsection

235.08(1)

Comments

In this subsection the Commission requires that all Occupational Licenses shall expire on March 1st of the third calendar year following the issuance or renewal of the license. We suggest that the Commission consider having Occupational Licenses have a term length of 3 years exactly and have a rolling approval process – this way they are not overwhelmed with renewal requests at one particular time of the year.