

## TwinSpires Bill of Rights

- 1) This “Bill of Rights” governs the use of the TwinSpires Sports Book. When placing a bet with TwinSpires, the Patron is therefore agreeing that the Patron has read, understood and will adhere to these Bill of Rights, the House Rules, the Betting Rules and the Terms and Conditions at any time applicable. References to the Bill of Rights, House Rules, Betting Rules and the Terms and Conditions are intended to incorporate by reference all of the above documents and may be referred to collectively as “Rules.”
- 2) **State law prohibits persons under the age of 21 from betting, collecting winning bets, or loitering in and/or about the TwinSpires Sports Book area and all gaming areas. The use of the TwinSpires Sports Book is subject to the regulations imposed by the applicable regulator.**
- 3) Persons shall place bets only on their own behalf and shall not bet for any other person.
- 4) TwinSpires reserves the right, at its own discretion and subject to regulatory approval, to declare a bet void subject to the terms in the House Rules.
- 5) Please check your bets for accuracy. It is the responsibility of the patron to ensure details of the bets placed are correct.
  - a. Sports bets must be reviewed PRIOR to leaving the window or self-service betting kiosk. Leaving the window or self-service betting kiosk with the ticket is deemed an acceptance of the bet by both parties. It is the patron’s responsibility to inform Management immediately should an error occur on any bet or in any other transaction.
  - b. TwinSpires accepts no responsibility for bets which may have been submitted but not confirmed by our systems.
  - c. Once both parties accept a bet, the details will not be altered, and the bet will not be voided prior to the start of an event, except at the discretion of Management, with the approval of both parties, and where allowed by regulation.
- 6) Betting options, other than in-game bets, are available up until the official start time, unless otherwise specified by Management. Any bet accepted after the official start time, other than in-game bets, is void, subject to regulatory approval.
- 7) Management reserves the right to refuse/cancel any bet until the official start time and to make ambiguous bets void, without providing any justification, subject to regulatory approval.
- 8) Where Management has reason to believe that a bet is placed after the outcome of an event is known or after the selected participant or team has gained a material advantage, the incident will be reported to the applicable regulator for a determination of whether or not to void the impacted bet(s).
- 9) Please refer to the House Rules and Betting Rules for details on the effect of suspension or postponement.
- 10) Management will make every reasonable effort to resolve disputes.
- 11) Any dispute shall be resolved in accordance with applicable law and regulations.
- 12) It is the patron’s responsibility to inform Management immediately should an error occur.
- 13) Management reserves the right to determine minimum and maximum bet limits on all events, including on a bet-by-bet basis. The exact value of the bet is specified in the field where the bet amount is entered. Management makes no guarantee that any bet placed within or for the maximum bet shall be accepted.
- 14) Management reserves the right to modify payout odds/limits. In the event of a change, the new odds/limits will be posted in the TwinSpires Sports Book, or made available prior to taking any bets with the revised odds/limits.
- 15) Management reserves the right to cancel any bets from patrons who place money on an event where they are in any way involved, as participant, referee, coach, etc.
- 16) Management reserves the right to withhold payment and to declare bets on an event (or series of events) void, subject to regulatory approval, if there is evidence that any of the following has occurred: (i) the integrity of the event has been called into question, (ii) the prices or pool has been manipulated or (iii) match rigging has taken place. Evidence may be based on the size, volumes or pattern of bets placed, as

well as information received from other betting providers or other reliable third parties, such as integrity monitoring organizations.

- 17) Management is not responsible for lost, stolen, altered, or unreadable tickets. If a ticket is intentionally altered, it will not be honored and automatically becomes a loser. Under no circumstances will the TwinSpires Sports Book honor any claims or accept any responsibility for inaccurate tickets or incomplete transactions that may be the result of miscommunication, misunderstanding, error or any other cause.
- 18) Personal communication devices, including, without limitation, cellular devices or mobile phones, may be used in the TwinSpires Sports Book for non-gaming related communications.
- 19) Management reserves the right to remove anyone from the property who, in Management's sole discretion, judgment, or opinion, is using a personal communication device to transmit or relay gaming information. This does not apply to the use the TwinSpires mobile device wagering application.
- 20) TwinSpires shall not be liable for failure of any equipment, wherever physically located, which prevents the placement of bets or contact with our offices.
- 21) See your ticket for expiration date. Tickets expire within one (1) year of the conclusion of the event. Vouchers do not expire.
- 22) A straight bet resulting in a push will be considered "no action" and the original stake will be refunded.
- 23) For information on Parlay and Teaser bets, see the Betting Rules.
- 24) Winning tickets may be mailed to the TwinSpires Sports Book for redemption. See the betting ticket for instructions and mailing address. Registered mail is safer and preferred.
- 25) Winning tickets may be subject to IRS reporting and withholding guidelines.
- 26) At the discretion of the casino, In person payoffs may be paid via check; all betting tickets redeemed by mail shall be paid via check.
- 27) Our Rules may be subject to additional wagering rules and conditions available either on the odds sheet, display or the website.
- 28) 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.
- 29) Any reference in these 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.
- 30) This Bill of Rights, the House Rules, the Betting Rules, and the Terms & Conditions are subject to change at any time.

## TwinSpires House Rules

### **1. Introduction**

- 1) This set of House Rules govern the use of the TwinSpires Sports Book. When placing a bet with TwinSpires, the Patron is therefore agreeing that the Patron has read, understood and will adhere to these House Rules including the general Betting Rules and the Terms and Conditions at any time applicable to TwinSpires.
- 2) The use of this Sports Book is subject to the regulations imposed by the applicable regulator.
- 3) Any dispute relating in any way to the use of this Sports Book should be emailed to [Contact@TwinSpires.com](mailto:Contact@TwinSpires.com). If we are unable to resolve your dispute, you may be entitled to dispute resolution with the state gaming regulator.
- 4) TwinSpires reserves the right to make changes to the site, betting limits, payout limits and offerings.
- 5) TwinSpires may update, amend, edit and supplement these House Rules, Betting Rules and the Terms and Conditions at any time.
- 6) 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.

### **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. Examples of errors include, but are not limited to:
  - a. bets accepted during technical problems that would otherwise not have been accepted;
  - b. bets placed on events/offers that have already been decided;
  - c. bets on markets containing incorrect participants;
  - d. bets placed at odds that are materially different from those available in the general market at the time the bet was placed;
  - e. bets offered at odds which reflect an incorrect score situation; or else,
  - f. odds being clearly incorrect given the chance of the event occurring at the time the bet was placed.
- 2) "Influence Betting" is an act, prohibited by TwinSpires, where a Patron, or parties acting in association with a Patron, can influence the outcome of a match or an event - directly or indirectly.
- 3) "Syndicate Betting" is an act, prohibited by TwinSpires, where Patrons act together to place a series of bets on the same event or competition. Where there is evidence of Patrons acting together in this manner TwinSpires reserves the right to void the relevant bets and/or withhold payment pending the outcome of subsequent investigations, subject to regulatory approval.

### **3. Bet Acceptance**

- 1) A bet is not valid until it is validated. In cases of uncertainty about the validity of a bet, it is the Patron's responsibility to check the bet slip or contact a customer service representative.
- 2) Unless accepted in Error, once accepted, a bet will remain valid and cannot be withdrawn. It is the responsibility of the Patron to ensure details of the bets placed are correct. Under no circumstance will TwinSpires accept any responsibility for any mistakes (perceived and actual), deriving from either Errors as listed above, or any other reason, such as but not limited to, incorrect listing of the odds/betting objects.
- 3) Should a dispute arise about the acceptance (or lack thereof) of any transaction, the book Management will be the ultimate authority in deciding such matters.

### **4. Betting and Payout Limitations**

- 1) TwinSpires reserves the right to limit the net payout (the payout after the stake has been deducted) on any bet or combination of bets by one Patron. This limit may be lower depending on the specific sport, league and type of bet offer. For further information it is recommended to consult the Sport Specific Limits.
- 2) All bet selections are subject to pre-imposed limits set solely at TwinSpires's discretion which may be lower than the limits mentioned above. Should this limit be reached, the Patron has the right to ask for it to be exceeded. TwinSpires reserves the right to accept (fully or partially) or reject the said request without any prior notice and further explanation.
- 3) TwinSpires reserves the right to decline, solely at its own discretion, all, or part of, any bet requested. This includes the possibility that a "System bet" as defined in the Betting Rules is not accepted in full, either in terms of stakes or combinations included in said "System bet".
- 4) TwinSpires reserves the right to restrict or deny access, totally or partly, to a patron, at its own discretion.
- 5) All bets placed through any TwinSpires platform, also including bets requesting manual approval, may be subject to a time delay prior to acceptance, the length of which may vary. Such delay is to be determined by TwinSpires at its sole discretion.
- 6) TwinSpires reserves the right to withhold payment and/or to declare bets void on an event (or series of events), subject to regulatory approval, if there is sufficient evidence that any of the following has occurred:

- a. the integrity of the event has been called into question;
- b. the price(s) or pool has been manipulated;
- c. Match-rigging has taken place, or the match is under investigation for such.

Evidence of the above may be based on the size, volume or pattern of bets placed with TwinSpires across any or all of its betting channels, as well as information received from other betting providers or officially recognized organizations

- 7) All odds offered are subject to variation. Such fluctuation is determined solely at TwinSpires's discretion. Bets are accepted only at the odds available at the time the bet was accepted by TwinSpires, irrespective of any other claim or previous publication present on the website or any other media detailing otherwise.
- 8) 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, and, subject to regulatory approval, will be if that event settled with odds of 1.00
- 2) A bet made as a parlay shall remain valid notwithstanding a match or an event which is part of the accumulative bet being void.
- 3) TwinSpires reserves the right, at its own discretion, subject to regulatory approval, to declare a bet void, totally or partly, if it is obvious that any of the following circumstances have occurred:
  - a. Bets have been offered, placed and/or accepted due to an Error;
  - 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 alters significantly the odds.
- 4) A bet made as an accumulative bet shall never include two or more offers the outcomes of 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 TwinSpires takes all necessary steps to prevent such possibilities, should this occur, TwinSpires reserves the right, solely at its own discretion, subject to regulatory approval, to declare void all parts of the accumulative bet which include the correlated outcomes.
- 5) Bets can be voided regardless of whether the event has been settled or not, subject to regulatory approval.
- 6) Furthermore, all bets placed (and/or accepted) in the following circumstances will be declared void, subject to regulatory approval:
  - a. Pre-match betting
    - i. Betting effected after the event has started;
    - ii. Betting effected after a related event was underway and where conditions could have been altered in a direct and indisputable way.
  - b. Live betting
    - i. Betting effected at incorrect price due to delayed or failing 'Live' coverage;
    - ii. Betting effected on particular offers after these have occurred, or else after an event which could normally be deemed as leading to the outcome has happened or is happening (e.g. bets placed on offers such as Total Goals Scored or Next Goal while a penalty is being taken, or has been awarded);
    - iii. Betting effected on odds which represented a different score than the actual.

## 6. Disclaimer and Priority

- 1) TwinSpires reserves the right, at its own discretion, to adjust a payout credited to a Patron's balance if it is obvious that 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 an Error, TwinSpires 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.
- 3) Any complaints/disagreements toward settlement of any bet offer should reach TwinSpires within 14 days of the initial settlement to require a full investigation. All other complaints will only be considered if indisputable evidence of an inaccurate settlement is presented by the Patron. Such evidence will only be taken into consideration unless it is in any way attributable to situations as described in the Betting Rules.
- 4) TwinSpires reserves the right to suspend a Patron's access until it completes any investigations it deems necessary.
- 5) These rules are applicable to all transactions with TwinSpires Sports Book, and may be supplemented with other the Betting Rules and the Terms & Conditions. 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. Should these be inconclusive, reference will be made to these House Rules and The Bill of Rights, unless the Betting Rules declare otherwise.
- 6) In cases where TwinSpires deems these Rules inconclusive, TwinSpires reserves the right, according to its own discretion, to settle wagers on an individual basis on the basis of equity, attaining itself to generally accepted betting norms, customs and definitions.
- 7) 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.
- 8) TwinSpires has the right to enforce a term of the contract relating to the Sports Book against any Patron.