

FRENCH LICK RESORT

FRENCH LICK & WEST BADEN • INDIANA

Summary of Betting Rules

1. Introduction

- a) The Complete Betting Rules govern the use of the French Lick Casino Sportsbook. When placing a bet with French Lick Casino Sportsbook, the patron is therefore agreeing that the patron has read, understood, and will be adhering to the Complete Betting Rules at any time applicable to French Lick Casino Sportsbook.
- b) The use of this Sportsbook is subject to the regulations imposed by the Indiana Gaming Commission.
- c) Any dispute or question relating in any way to the use of this Sportsbook needs to be submitted to French Lick Casino Sportsbook during normal business hours.
- d) French Lick Casino Sportsbook reserves the right to make changes to the betting limits, and offerings at any time.
- e) French Lick Casino Sportsbook may update, amend, edit and supplement the Complete Betting Rules at any time.
- f) Any reference in the Complete Betting 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.
- g) We will not accept a wager from any person under the age of 21, self-excluded, VEP's, evicted patrons or persons prohibited from engaging in sports wagering activities. Some examples are: Collegiate or professional athlete, referee, official, coach, manager, handler or athletic trainer or employee or contractor of a team or athletic organization can wager on events that they are directly or indirectly involved in.

2. Definitions

- a) "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:
 - i. bets accepted during technical problems that would otherwise not have been accepted;
 - ii. bets placed on events/offers that have already been decided;
 - iii. bets on markets containing incorrect participants;
 - iv. bets placed at odds that are materially different from those available in the general market at the time the bet was placed;
 - v. bets offered at odds which reflect an incorrect score situation; or else,
 - vi. odds being clearly incorrect given the chance of the event occurring at the time the bet was placed.
- b) "Influence Betting" is an act, prohibited by French Lick Casino Sportsbook, where a patron, or parties acting in association with a patron, can influence the outcome of a match or an event - directly or indirectly.
- c) "Syndicate Betting" is an act, prohibited by French Lick Casino Sportsbook, 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 French Lick Casino Sportsbook reserves the right to make the relevant bets void and/or withhold payment of returns pending the outcome of subsequent investigations.

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3. Bet Acceptance

- a) All bets made with a ticket writer in the Sportsbook, or through the self-service kiosks located in the casino, may only be made using cash or a sportsbook voucher
- b) A bet is not valid until it is validated and the ticket has been printed. In cases of uncertainty about the validity of a bet, patrons are requested to contact Sportsbook Management.
- c) 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. French Lick Casino Sportsbook will under no circumstance accept any responsibility for any mistakes (perceived and actual), deriving from either Errors as listed in the Complete Betting Rules, or any other reason, such as but not limited to, incorrect listing of the odds/betting objects.
- d) Should a dispute arise about the acceptance (or lack thereof) of any transaction, the transaction server database will be the ultimate authority in deciding such matters.

4. Tickets

- a) Please check your ticket for accuracy as all tickets go as written after you leave the betting counter. Once a bet is accepted, tickets will not be altered or voided except at the discretion of Sportsbook Management.
- b) No winning bet will be paid without the customer copy of the betting ticket.
- c) Management is not responsible for lost, stolen, altered or unreadable tickets.
- d) Mail-in instructions are printed on the tickets.
 - i. Tickets with all information filled in, a copy of a valid ID, and a self-addressed stamped envelope can be mailed to the following address for payout:

French Lick Resort Casino
Attn: Revenue Audit
8670 West State Road 56
French Lick, Indiana 47432
- e) Winning tickets expire after one year from the time of the event.

5. Betting and Wagering Limitations

- a) French Lick Casino Sportsbook reserves the right to limit the amount wagered on any bet or combination of bets by a single patron. This limit may be determined on the specific sport, league and type of bet offer.
- b) All bet selections are subject to pre-imposed limits set solely at French Lick Casino Sportsbook's discretion. Should this limit be reached, a patron has the right to ask for it to be exceeded by means of a request effected through French Lick Casino Sportsbook's platform. French Lick Casino Sportsbook reserves the right to accept (fully or partially) or reject the said request without any prior notice and further explanation.
- c) French Lick Casino Sportsbook reserves the right to decline, solely at its own discretion, all, or part of, any bet requested.
- d) All bets placed through any French Lick Casino Sportsbook 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 French Lick Casino Sportsbook at its sole discretion.
- e) French Lick Casino Sportsbook reserves the right to withhold payment and/or to declare bets void on an event (or series of events), if there is sufficient evidence that any of the following has occurred:

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- i. the integrity of the event has been called into question by an integrity monitoring provider, a regulatory agency or the sport's governing body;
 - ii. the price(s) or pool has been manipulated;
 - iii. Game-fixing has taken place, or the game is under investigation for such.
- f) All odds offered are subject to variation. Such fluctuation is determined solely at French Lick Casino Sportsbook's discretion. Bets are accepted only at the odds available in the betting platform at the time the bet was accepted by French Lick Casino Sportsbook.

6. Cancellation (Voiding) of Bets

- a) A bet can be declared void, and will be, in that event, refunded to the patron.
- b) A bet made as a parlay bet shall remain valid notwithstanding a game or an event which is part of the parlay bet being void.
- c) French Lick Casino Sportsbook reserves the right, at its own discretion, to declare a bet void, totally or partly, if it is obvious that any of the following circumstances have occurred:
 - i. Bets have been offered, placed and/or accepted due to an Error;
 - ii. Bets placed while the platform was encountering technical problems, that would otherwise not have been accepted;
 - iii. Influence Betting;
 - iv. Syndicate Betting;
 - v. A result has been affected by criminal actions - directly or indirectly;
 - vi. A public announcement has occurred in relation to the bet, which significantly alters the odds; Said announcement would need to consist of a dated and time stamped report, article, post, or comment from a reputable source that states factual information that was not previously available to the public.
- d) A parlay bet shall never include two or more offers where the outcomes might turn out to be related. Although French Lick Casino Sportsbook takes all necessary steps to prevent such possibilities, in the eventuality that this would happen, French Lick Casino Sportsbook reserves the right, solely at its own discretion, to declare void all parts of the parlay bet which include the correlated outcomes.
- e) Bets can be voided regardless of whether the event has been settled or not.
- f) Furthermore, all bets placed (and/or accepted) in the following circumstances will be declared void:

Pre-game betting

- i. Bets placed after the event has started;
- ii. Bets placed after a related event was underway and where conditions could have been altered in a direct and indisputable way.

In-game betting

- i. Bets placed at incorrect price due to delayed or failing 'Live' coverage;
- ii. Bets placed 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
- iii. Bets placed on odds which represented a different score than the actual;

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7. Disclaimer and Priority

- a) Any complaints/disagreements regarding the settlement of any wager should be reported to French Lick Casino Sportsbook within 14 days of the initial settlement in order to initiate a full investigation by the French Lick Casino Sportsbook.
- b) French Lick Casino Sportsbook reserves the right to suspend the status of any affected bets until it completes any investigations it deems necessary.
- c) French Lick Casino Sportsbook shall notify and provide the patron with a response to its investigation within five (5) days of said investigation being completed.
- d) If a resolution cannot be attained between French Lick Casino Sportsbook and the patron, said complaint/disagreement will be turned over to the Indiana Gaming Commission as an unresolved complaint/disagreement.
- e) These rules are applicable to all transactions with French Lick Casino Sportsbook, and may be supplemented with other rules. In the event of ambiguity, priority should be considered in the following order:
 - i. Rules and conditions published in conjunction with an offer and/or campaign;
 - ii. Should these be inconclusive, reference will be made to the Complete Betting Rules, unless Sport-Specific Betting Rules declare otherwise.

B. General Betting Rules

1. Common Terms of Reference

- a) "In-game betting" is where it is possible to bet during an ongoing game or event.
- b) 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-game and in-game, as well as on both singles and parlays.
- c) The deadline (cut-off time) shown on tickets, kiosks and digital signage is to be considered for information purposes only. French Lick Casino Sportsbook reserves the right, at its own discretion, to suspend, partially or completely, the betting activity at any time where it deems necessary.

2. Bet Types

- a) Moneyline (to win) is where it is possible to bet on the (partial or definite) outcome of a game or event, i.e. who will win.
- b) Spread betting (Points spread in Football and Basketball, Runline in Baseball, Puckline in hockey or "Handicap") is where it is possible to bet on whether the chosen outcome will be victorious once the listed spread/line is added/subtracted (as applicable) to the game/period/total score to which the bet refers to. In those circumstances where the result after the adjustment of the spread/line is exactly equal to the betting line, then all bets on this offer will be declared void and wagers refunded.
- c) "Over/Under" (aka Totals) is where it is possible to bet on the (partial or definite) amount of a predefined occurrence (e.g. points, runs, goals). 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 and wagers refunded.

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- d) Futures ("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.
- e) 3-way Moneyline is where it is possible to bet on three (3) outcomes of a game or event. The options are: Home team to win, Tie or Away team to win.

3. Parlay/System Bets/Round Robins

- a) In Pre-game betting, it is possible to combine up to twelve (12) different games/outcomes on a single coupon/ticket. Based on these twelve offers, patrons can choose their own number of singles, 2-way parlays, 3-way parlays etc up to a 12-way parlay. Combining different parlays on a single coupon is sometimes called Round Robins.
- b) In In-game betting it is possible to combine up to twelve (12) different offers on a single coupon as a parlay bet. All selected games/offers in a parlay must be included in the coupon and no other parlay option (Example: singles, doubles, etc.) which exclude 1 or more games/offers are available.
- c) French Lick Casino Sportsbook reserves the right to limit the amount of combinations due to what is known as outcome dependency.

4. Result Settlement

- a) 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.
- b) Occurrences which have not been sanctioned and/or acknowledged by the game/match/event officials (e.g. disallowed touchdowns) will not be taken into account towards the settlement of the bet.
- c) All bet offers related to games/matches/events which do not take place at all or are awarded a result through a forfeit/'walk-over' decision will be declared void and wagers will be refunded.
- d) A bet made as a parlay bet shall remain valid notwithstanding a game or an event which is part of the parlay bet being void.
- e) Settlement of bet offers, such as, but not limited to, stolen bases, errors, sacks, 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.
- f) When placing Futures ("Outright" or "Place") bets, no wagers will be refunded on participants/outcomes that are not participating or withdrawing from an event (both prior and during), unless otherwise stated.
- g) 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.
- h) Winning tickets must be redeemed within one year of the event, and can be redeemed by mail, in person at the casino cage, or over the counter in the casino sportsbook.
- i) The pay-out of winning tickets will be in cash/ check and is based on the amount bet multiplied by the decimal wager odds, as displayed in chart below:

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American odds	Decimal odds	American odds	Decimal odds
-101	1.99	100	2
-105	1.952	105	2.05
-110	1.909	110	2.1
-120	1.833	120	2.2
-130	1.769	130	2.3
-140	1.714	140	2.4
-150	1.667	150	2.5
-200	1.5	200	3
-300	1.333	300	4
-400	1.25	400	5
-500	1.2	500	6
-600	1.167	600	7
-700	1.143	700	8
-800	1.125	800	9
-900	1.111	900	10
-1000	1.1	1000	11

C. Specific Sports Betting Rules

All conditions stated in this section have priority to any other rule or condition.

1. Athletics

- a) Unless otherwise stated, all bets on Athletics are determined on the basis of the result after the final stage of that competition. If neither of the listed participants takes part in the final stage, all bets will be void, unless the governing association follows specific tie-breaking procedures, in which case, these will be deemed valid

2. Baseball

- a) 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 innings played.
- b) A bet is declared void on a cancelled or postponed game which has not started, or in the case of a result not having been issued within twelve hours of the scheduled start time.
- c) Moneyline ("Match") bets will be declared void in case of a tie after the eventual extra innings. All other offers which could reasonably be settled (e.g. "Totals", "Runline") will be settled according to the result after the extra innings.
- d) Runline (Spread or "Handicap"), "Totals" and "Odd/Even" bets 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.
- e) Moneyline ("Match") bets require a minimum of 5 full innings to be played or at least 4.5 innings in case the team batting second is leading at that particular point.

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3. Basketball

- a) A bet on Basketball is determined on the basis of the Result after the game is over, including overtime, unless otherwise stated.

4. Boxing/MMA

- a) 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.
- b) 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.
- c) Offers on fights declared as a "No Contest" or "Technical draw" will be settled as void, except 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.

5. Cricket

- a) 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 user's stake. Should such provision be in place it would be listed in conjunction with the bet offer. In competitions where other means are used to determine a winner after a tie ('Bowl out' or 'Super over') then offers will be settled based on the result after such prolongations are completed.

6. Darts

- a) All bets will remain valid as far as the match/offer is played within the tournament framework regardless of any changes in schedule, etc., unless other arrangements have been agreed.
- b) "Match" 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.

7. Football

- a) Unless otherwise stated, all bets on Football are determined on the basis of the result after the game is over, including overtime.
- b) All offers will be declared void unless 55 minutes of play have been completed except for those where the outcome of which have been decided prior to the abandonment and could not possibly be changed regardless of future events.
- c) "Head to Head" and "Over/Under" bets involving one or more players' performance in the game/league are considered valid given that all listed players take part in the game/league at some stage for bets to stand.

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8. Golf

- a) All bets will be deemed as valid as long as the Tournament, or the relative round to which the bet refers to, is played within the same year, irrespective of any time delays, unless other arrangements have been agreed to.
- b) All bets referring to Tournament Performance (Winner, Place etc) will be deemed valid as long as 36 holes have been completed by the eligible players, and an official result has been declared by the governing body.
- c) Bets on players who start the tournament but withdraw voluntarily or are disqualified will be settled as losing bets, unless the result of the offer which the bet refers to is already determined.

9. Ice Hockey

- a) Settlement of player related bets in a specific game will be based on the result after the end of the 3rd period (Regular Time), unless otherwise stated.
- b) For the purpose of settlement, "Over/Under" bets referring to Total Goals Scored in the game including any eventual goals scored in Overtime and Penalty Shootouts, will be settled by counting only "1" goal for the winning team, regardless of how goals are scored by either team during the Overtime/Penalty Shootout.
- c) Unless specifically stated or implied within the offer, all bets on Ice Hockey are determined on the basis of the result at the end of Regular Time (ie. end of 3rd Period).

10. Boxing/MMA

- a) 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.
- b) 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.
- c) Offers on fights declared as a "No Contest" or "Technical draw" will be settled as void, except 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.

11. Motor Racing

- a) 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.
- b) 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.

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- c) Events being shortened due to weather conditions or other situations but are deemed official by the governing association will be settled accordingly, regardless of any changes which said associations might make due to the weather.
- d) 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.

12. Olympic and Championship events

- a) All conditions stated in this section have priority to any other rule or condition.
- b) 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.

13. Rugby League

- a) Unless otherwise stated, settlement of bets on Rugby League is determined on the basis of the result after the so called extra (over) time or Golden Point Rule, as applicable.

14. Rugby Union

- a) Unless otherwise specified all bets referring to the match and team performances, etc. are settled in accordance with the result at the end of the 2nd half (after 80 minutes play).

15. Soccer

- a) Regular time for soccer is 90 minutes including any added/injury time.
- b) 3-way Moneyline bets include the option of a tie. The 3 options are, home team to win, tie or away team to win

16. Tennis

- a) 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.
- b) "Match" bet offers are based on the general principle of tournament progress or tournament win, depending on which phase of the competition the match refers to. The player/team progressing to the next round or winning the tournament is to be considered as the winner of the bet regardless of match duration, withdrawals, disqualifications, etc. These bets require at least one set to be completed for bets to stand.