

UBetOhio

House Rules

December 8, 2022 VERSION 3.3

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ORC and OAC Cross-Reference

ORC		
ORC Section	Comment	
3775.10	Adopt house rules for sports betting	

	OAC		
OAC Section	Comment		
3770:3-5-03	House rules requirements		

	Lottery Policies and Directives		
Section Comment			
N/A	N/S		

	House Bill 29		
HB Section	Comment		
3775.091(C)(2)	Adopt house rules for sports betting		

Standard Operating Procedures (SOP)

This SOP sets forth the UBetOhio house rules for sports betting in the State of Ohio.

House Rules, Generally

UBetOhio will adopt comprehensive house rules for game play governing sports gaming transactions with its patrons, including rules that specify the amounts to be paid on winning wagers and the effect of schedule changes, and submit them to the Lottery for approval before implementing them.

UBetOhio will publish its house rules as part of its minimum internal control standards, shall display the house rules, together with any other information the commission considers appropriate, conspicuously in each sports gaming facility and in any other place or manner prescribed by the commission, and shall make copies of its house rules readily available to patrons.

<u>House Rules</u>

UBetOhio must have house rules to govern its offerings of sports gaming in accordance with section 3770.25 of the Revised Code. The house rules must be readily available and easily accessible on UBetOhio's website, mobile application and at all lottery sports gaming facilities.

The house rules must address the minimum requirements of the Lottery.

The current version of UBetOhio's house rules must always be available in a manner prescribed by the Director.

UBetOhio must submit its house rules to the Director and receive approval from the Director prior to offering sports gaming.

Any proposed changes to the house rules must be approved by the Director prior to implementation. If UBetOhio has not received a response from the Director regarding the proposed changes within five days, the changes will be deemed approved.

The Director may, at any time, require a change to the house rules in order to ensure compliance with Chapters 3770. and 3775. of the Revised Code or the rules adopted thereunder.

House Rules, Changes

For any changes to the Lottery approved house rules, UBetOhio will prepare a revised set of house rules and submit them for approval to the Lottery.

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UBetOhio House Rules

1. UBetOhio Book

- a. Patrons must be 21 years of age or older to place a sports wager.
- b. Patrons should familiarize themselves with UBetOhio House Rules before placing a bet. By placing a bet, the patron acknowledges reading and understanding the 'House Rules'.
- c. UBetOhio reserves the right to refuse any wager, delete, or limit selections prior to the acceptance of any wagers.
- d. Please check your tickets for accuracy before leaving the betting window/kiosk. Leaving the window/kiosk with the ticket is deemed an acceptance of the wager by both parties.
 - 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.
 - Once both parties accept a wager, tickets will not be altered or voided after an event officially begins.
 - Wagers may only be rescinded with the approval of the chairman of the State Gaming Control Board.
 - Tickets will expire 180 days after the completion of the sporting event.
- e. Management will make every effort to ensure the odds displayed on their screen are accurate.
 - Computer generated point spreads / odds shall determine winners, losers, ties, and payout odds.
 - For the protection of all concerned, management will retain a record of all point spreads and odds in case of technical or human error.
 - All statistical and other data displayed on the sports book screens, wallboards, scratch sheets, etc. are for the convenience of our patrons only. Maximum care is taken to ensure the accuracy of such information.
 - Wagers may be accepted at other than the posted odds, please check your ticket prior to leaving the window.
- f. UBetOhio will determine minimum and maximum wagers on sports events.
- g. UBetOhio reserves the right to void or amend a wager that is a result of an obvious error with a misstated line or misstated odds of a wager or where the terms offered on a wager are materially different from those available to the general market at the time the wager is placed. This applies to individual wagers or wagers that are part of a multi-event, such as a parlay.
- h. UBetOhio reserves the right to add, change or delete the Sports Book payout ratio limits.
- i. UBetOhio 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 UBetOhio reserves the right to wait at least 120 days after the conclusion of the event and/or racing meet to make its decision regarding payment.

- j. Management will make every reasonable effort to resolve disputes. Any unresolved dispute arising as a result of wagers accepted by UBetOhio shall be resolved as set forth by the Ohio Lottery.
- k. UBetOhio reserves the right to prohibit the below sportsbook participants:
 - a. Any patron on the exclusion list
 - b. Self-excluded patrons
 - c. Banned patrons
- I. UBetOhio reserves the right to add, change or delete the Sports Book House Wagering Rules, subject to regulatory approval.
- m. UBetOhio does not guarantee a field selection on any Future/Proposition wager.

2. Action/Official Results

- a. Except as noted below or otherwise specified, all events must be held within seven (7) days of the scheduled date to be considered "action." For example, if a game is postponed on a Thursday, it must be completed by the following Wednesday.
- b. Basketball, Baseball, Boxing, Hockey, Mixed Martial Arts (if allowed) and Soccer must be played on the date scheduled for "action." If a game is postponed and/or rescheduled to a later date, said game will automatically constitute "no action", unless otherwise specified. Game start or conclusion times delayed or extended beyond midnight are not recognized as date changes for wagering purposes.
- c. Events including golf tournaments, tennis matches, auto races, track and field, international tournaments (excluding Olympics) must be held within 7 days of scheduled date to be considered "Action", unless stipulated otherwise on guest wagering information sheets or odds display.
- d. Management is not responsible for location changes. If a game or event is moved from the original location, all wagers are "No Action".
- e. For wagering purposes, unless otherwise stipulated, all matches are officially considered action once the opening bell/buzzer sounds, regardless of the scheduled length of the bout. All fighting "pick the round" proposition wagers are "No Action" (Refunded) if the scheduled length of the bout is changed from the distance displayed by the sports book, be it on guest wagering information sheets or odds boards.
- f. All results are deemed final once the official agency (official sports body, commission, sanctioning organization, etc.) has posted the result. Subsequent inquiries and changes to the official result will not affect the bet settlement one hour or more after the conclusion of the event.

- g. For betting purposes, the winner of an event or game will be determined on the date and approximate time of the event conclusion according to house wagering rules. UBetOhio does not recognize suspended games result changes one hour or more after the event conclusion, protests, or overturned decisions, etc.
- h. Minimum play requirements for betting purposes (unless stipulated otherwise on guest wagering information sheets or odds display, games are official after):
 - Baseball (major league, minor league, college, amateur) 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. Postponed or Suspended games must go a minimum of five innings or four and one-half innings if the home team is ahead. If a game goes past five innings and is subsequently Postponed or Suspended, the winner is determined by the score after the last full inning of play; except in a case in which the home team scores to tie or take the lead in the bottom half of the inning in which the game is Postponed or Suspended, the runs do count.
 - Basketball (NBA) 43 minutes of play
 - Basketball (International/Olympic) 35 minutes of play
 - Basketball (College) 35 minutes of play
 - Basketball (WNBA) 35 minutes of play
 - Fighting, Mixed Martial Arts (Professional and if allowed) When bell (buzzer etc.) is sounded signifying the start of the opening round the bout is considered official for betting purposes, regardless of the scheduled length.
 - Football (Professional/College) 55 minutes of play
 - Hockey (Professional/College) 55 minutes of play
 - Soccer (Professional) 90 minutes of play
 - All halftimes (1st half and 2nd half), quarter, period, set, etc. wagering propositions must be played to the conclusion of that portion of play to be considered "Action", and are independent of the game and other propositions. Soccer 1st half or 2nd half wagers must go at least 45 minutes to be considered "Action".
- i. For Proposition bets the player must play for "Action"
- j. Futures wagers will be graded within one calendar year of the official league start date, in the circumstances of delayed future wagers including but not limited to division/conference/finals etc., the date change will be considered action if completed within one calendar year of the official league start date.
- k. Both sides must start in any two-way matchup propositions

- Any straight wager deemed "no action" will be refunded. If a parlay has a leg that is deemed "no action", the parlay will reduce by one selection (i.e., 4-team parlay becomes a 3-team parlay, 2- team parlay becomes a straight wager). If a teaser has a leg that is deemed "no action", the teaser will reduce by one selection (i.e., 4 team teaser becomes a 3-team teaser, 2- team teaser becomes a **refund**).
- m. For season long player statistical leader and award futures players must play in at least one regular season game for "action".
- n. In the event of a tie or a "dead heat" the bet amount is divided by the number of players that are tied for that placing while the original odds stand. An example of this would be a \$100 wager placed on Golfer A at +200 to finish in the Top 5. If Golfer A ties with 4 other Golfers for 5th place the wager will be calculated by dividing the \$100 stake 5 times per Rules. Calculation: \$20*+200=\$60

3. Auto Racing

- a. All future book wagers on Auto Racing are "Action" once Driver begins event unless stipulated otherwise on guest wagering information sheets or odds display.
- b. All participants in event match-up or Driver propositions must start the event, or that proposition is "No Action" and wager will be refunded.
- c. The winner of driver matchups and race propositions will be based on the official finish order.
- d. All auto race wagers are on drivers only; not on a team or car, unless stipulated otherwise on guest wagering information sheets or odds display.
- e. Auto race results will be considered official for wagering purposes upon conclusion of post-race inspection. At that time auto series recognized results and statistics will be used to determine all winners and losers. Subsequent changes will not be recognized.
- f. The field includes any driver who is not listed.

4. Baseball

- a. Baseball wagers are accepted in the following manner:
 - i. All bets are action, team against team regardless of starting pitcher. There are no listed pitchers.
- b. On baseball first inning wagers, the first inning must be completed for "Action".
- c. On baseball first 5 inning Moneyline wagers the game must go 5 complete innings or 4 ½ innings with the home team winning for action.
- d. When wagering on "totals" (over/under), extra innings, etc., are counted in the final score, unless stipulated otherwise.
- e. All settlements are based on the results and statistics provided by the relevant league's governing body (e.g., Major League Baseball).
- f. Called/suspended games must go a minimum of five innings, or four and one-half innings if the home team is ahead.
- g. 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. Except in a case in which the home team scores to tie or take the lead in the bottom half of the inning in which the game is Postponed or Suspended; the runs do count.
- h. When wagering on baseball full game "totals" or "run lines," the game must go at least the regulation nine innings (eight and one-half if the home team is ahead) for a scheduled nine-inning game. For baseball first 5 innings "totals" or "run lines" the game must go 5 complete innings for action.
- i. For all non-US professional leagues and college baseball and softball, wagers are "action" regardless of starting pitchers. "Totals" and "run line" wagers are subject to the same game length rules as professional US baseball. The bottom team that is listed, does not necessarily bat last.
- j. If on the day of the events conclusion no winner is determined, minimum play requirements are not met or if "no contest" is declared, all wagers on that event will be considered "No Action" for betting purposes and wager will be refunded.
- k. When wagering on softball "totals" or "run lines", the game must go at least the regulation seven innings (six and one-half innings if the home team is ahead). If the game goes past regulation innings into extra innings and is subsequently suspended or postponed, it is considered to have "action" and the winner and loser shall be determined by the score at the time the game is called/suspended. In the case where the home team does not complete their turn at bat in the bottom half of an extrainning game, the score reverts to the previous full inning of play, unless the home team scores to tie the game, in which then the score will be determined at the point of suspension.

- I. For the World Baseball Classic or any other games that are called due to the mercy rule, "totals" and "run lines" are considered "action".
- m. Unless odds are quoted for a tie, any market where the result is a tie, those bets will be refunded.
- n. For pro baseball regular season wins wagers, please check customer sheets for the minimum required games to be played for "action".
- o. In the event that the All-Star Game does not go into extra innings but is decided by a Home Run Derby the Winner of the Derby will have one (1) run added to its score and this run will count towards the game total. Example of the Home Run Derby scenario: If the score is 3-3 after nine (9) innings the team winning the Home Run Derby will win the game 4-3.

5. Basketball

- a. All games must be fully completed for full game basketball wagers to be "action". NBA must play a minimum of 43 minutes to be considered "completed". College, WNBA and International must play a minimum of 35 minutes to be considered "completed".
- b. All first and second half, and quarter wagers must be played to their conclusion to be considered "action".
- c. Any part-game wagers are action upon completion of the specified period. For example, a 1st quarter wager in a game postponed in the 2nd half is action; whereas a 3rd quarter wager in a game postponed during the 3rd quarter is void.
- d. Overtime is counted in the final score, unless otherwise specified. Overtime will count in halftime wagers, unless otherwise specified. Overtime will not count in any bets involving specific quarters.
- e. Unless odds are quoted for a tie, any market where the result is a tie will be refunded.
- f. If a match starts on the scheduled start date and is not completed within 24 hours, it will be deemed "no action".
- g. For 2nd Half Basketball Bets For any bets in these markets, unless otherwise stated, Overtime will be counted when tallying the score.
- h. For pre-season, summer league and pro basketball All-Star games, games are "action" if the league determines a result, no matter what the rule changes are pertaining to the individual games.
- i. For pro basketball regular season wins wagers, please check customer sheets for the minimum required games to be played for "action".

6. Boxing/MMA

- a. In "Fighting", a full round is defined as one in which the bell (buzzer, etc.) has sounded signifying the conclusion of such round. If a fighter is counted out or the bout officially stopped prior to the bell, that round is not considered a full round for wagering purposes. If a half round (one minute and thirty seconds of a three-minute round, 2 minute 30 seconds of a five-minute round) or other specified time is listed, the official time of the bout's conclusion, as determined by ring officials, will determine proposition winners and losers.
- b. If a boxing or mixed martial arts fight ends at exactly 1:30 of a 3:00 minute round or 2:30 of a 5:00 minute round, whereas the fight lands exactly on the listed total, over/under wagers will be refunded.
- c. On fighting and mixed martial arts "K.O." proposition wagers, "K.O." includes knockout, technical knockout, disqualification, or any other stoppage.
- d. For pick the knockout round wagers, if a fighter doesn't answer the bell for the next round, the previous round will be declared the winner. Knockout includes a technical knockout and disqualifications.
- e. On fighting and mixed martial arts "Decision" proposition wagers, "Decision" means the fight must go to the judge's scorecards to determine a winner, including a technical decision.
- f. On fighting and mixed martial arts "Draw" proposition wagers; "Draw" means fight must go to the judges' scorecards and be declared a draw; including a technical draw. In the event of a draw, wagers on who will win are "no action"
- g. All straight win wagers will have "action" regardless of any changes in weight class, scheduled length of the bout, or championship sanction unless otherwise stipulated. All round, knock-out ("K.O.") or decision proposition wagers are "no action" if the scheduled length of the bout is changed.
- h. All wagers will be settled according to the official result of the relevant governing body immediately as declared by the ring announcer at the end of the fight.
- i. 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.
- j. In the event of a fight being declared a "no-contest", all wagers (including totals) on that fight will be considered "no-action", regardless of when the fight is stopped.

7. Football

- a. Games must be played at the venue specified for "action."
- b. Wagers for all full-game markets stand providing at least 55 minutes of play have taken place and an official result is declared, unless otherwise specified.

- c. Overtime counts unless otherwise specified. Overtime will count in halftime wagers, unless otherwise specified. Overtime will not count in any bets involving specific quarters.
- d. Wagers for all partial-game markets are action upon the completion of the specified period. For example, a 1st half wager is action if a game is postponed in the 2nd half; whereas a 4th quarter wager is void if the game is postponed in the 4th quarter.
- e. Ties will be posted as a "refund".
- f. For 2nd Half Football Bets For any bets in these markets, unless otherwise stated, Overtime will be counted when determining how the bets are settled.
- g. Futures/Season Bets NFL regular season win totals, and matchups are based on teams completing all 17 regular season games, and for CFL all 18 regular season games, College Football teams must play all scheduled regular season games for action.
- h. When wagering on football regular season win totals (college and professional), teams must play the exact number of games on their schedule for "action". If there is a change in opponent, if the team plays the originally scheduled number of games, those bets are still declared as "action". For college football regular season wins, conference championship and bowl games do not count towards the win total.
- i. For pro football championship game proposition wagers, please consult the customer sheets for all rules that govern specific bets.

8. Golf

- a. All bets referring to Tournament Performance (Winner, Place, Group Betting, Top Nationality, Individual Final Position, 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 tournament organization.
- b. If a golfer withdraws before the start of a tournament all futures bets will be action unless otherwise specified
- c. Most holes played wins golf matchups. If holes are equal, then low score wins.
- d. If both golfers listed in a "head-to-head" match-up are involved in a 3-way (or more) playoff, either golfer involved must win the playoff to win that matchup, or proposition is "No Action" and wager will be refunded.
- e. In "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 resulted as the winner.

- f. In the event of a tie or a "dead heat" the bet amount is reduced by the number of players tied for that placing while the original odds stand. An example of this would be a \$100 wager placed on Golfer A at +200 to finish in the Top 5. If Golfer A ties with 4 other Golfers for 5th place the wager will be calculated by dividing the \$100 stake 5 times per Rules. Calculation: \$20*+200-\$60
- g. Tournament Group Betting: Winning bets must select the player who achieves the highest tournament placing from a selected group. In the event of any player in the group not teeing off, bets will be refunded. Players missing the cut will be eliminated unless all of the players in the group miss the cut. If this occurs the lowest score at that stage will determine the winner. Dead heat rules apply if two or more players are tied at the end of the tournament, unless the result is determined by a playoff in which case the playoff winner is considered the group winner.
- h. Round Leader Markets: Bets will be settled after the specific round has been completed. Dead heat rules apply.

9. Hockey

- a. For wagers that specify "Including Overtime", In the event of a shootout in Hockey, the winner of the shootout will have one (1) goal added to its score and this goal will count towards the game total regardless of the number of shootout goals scored. For player yes-no goal scoring props, shootout goals do not count.
- b. Wagers for all full-game markets stand providing at least 55 minutes of play have taken place and an official result is declared, unless otherwise specified.
- c. If overtime includes another period, the first team to score will win the game. This overtime goal scored will be included in the puck line wagers and total wagers that are only specified as "including overtime".
- d. For college hockey wagering purposes, regular season final scores will be determined by the rules of the particular conference. 3 on 3 and shootout results may not count towards the final score.
- e. Wagers for all partial game markets are action upon the completion of the specified period. For example, a 1st period wager is action if a game is postponed in the 3rd period; whereas a 2nd period wager is void if the game is postponed in the 2nd period.
- f. Ties will be refunded unless the market is a three-way market (where odds are quoted for a tie)
- g. Futures/Season Bets All bets stand on Outright, Conference and Divisional betting regardless of player movement, team movement, team name change or season length.
- h. Hockey player proposition wagers do include overtime, but not shootouts unless otherwise specified.

i. For pro hockey regular season points wagers, please check customer sheets for the minimum required games to be played for "action".

10. Soccer

- a. For all goal line, money line, and total wagers, the score at the end of 90 minutes, plus injury time minutes, will be used to determine winning and losing tickets; extra time and penalty kick shootouts do not count, unless otherwise specified. For all first half goal line, money line and total wagers, the score at the end of 45 minutes, plus injury minutes, will be used to determine winning and losing wagers.
- b. A wager on a team "To Advance" will include the result of extra time and penalty kick shootouts to determine the winner of the match.
- c. Wagers will be decided based on the score at the referee's final whistle at the match's natural conclusion, whether the match is decided in regular time, extra time or in a penalty shootout.
- d. For 3-way wagering propositions: sides must win, lose, or draw (each is a separate wagering interest).

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 considered losing propositions.

Three Way wagers will be decided based on the score after 90 minutes of play and any added injury time

e. Official league data will be used to determine all statistical wagering propositions, player proposition wagers and future book wagers. This may take up to one hour after the conclusion of the match to be settled.

11. Tennis

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

f. All tennis matches are "action" regardless of a venue change, surface change, court type, or change of scheduling as long as they are fully completed.

12. Olympics

- a. All events will be settled based on the official International Olympic Committee podium results.
- b. Wagering on the Championship Medal Counts will be settled following the final event and according to the podium results.
- c. If an event is postponed during the Olympics, wagers will stand as long as the event is completed prior to the closing ceremony.
- d. For an event with a time limit, the full time of the game must expire for a wager to be considered "action".
- e. In head-to-head match, best time/score is the winner
- f. Medal Winners are considered "action" when awarded their medal at the podium

13. In-Play House Rules

- a. If games do not finish in their entirety, Handicap and Total "In-play" wagers will be refunded.
- b. Once an in-play wager is submitted, it will be considered "action" and will not be voided.
- c. For partial-game wagering, wagers are considered "action" upon the completion of the specified proposition.
- d. Football
 - Overtime periods count towards the point line, total, and money line for full game wagers, unless otherwise specified.
 - Ties will be refunded.
- e. Basketball
 - Overtime periods count towards the point line, total, and money line for full game and second half wagers, unless otherwise specified.
 - Ties will be refunded.
- f. Baseball
 - The event needs to go at least 8 ½ innings for the spread and totals markets to be "action".
- g. Hockey

- For In-play period wagers, the period must be played to its conclusion to have "action".
- h. Soccer
 - Wagers for all full-game propositions are valid providing at least 90 minutes of play plus added injury time by the officials has occurred, unless otherwise specified. Extra time or penalty kicks are not included.
- i. Tennis
 - If a player retires or is disqualified from a match before its completion, all wagers placed will be refunded.

14. Wager Information

- a. Funding A Wager
 - Wagers at UBetOhio may only be funded in cash or with funds from a winning ticket or voucher. All wagers are placed at the Betting Window or the Sportsbook Kiosks after cash, or a winning ticket or voucher has been inserted.
 - Wagers will only be accepted on the posted terms of the wager at the time of the wager.
- b. Redeeming a winning bet
 - All winning bets under \$600 must be redeemed at the host World Tills/POS during normal hours of operations.
 - Winning bets over \$600 may be redeemed at the host World Tills/POS during normal hours of operations or the host has the option of asking the customer to mail the winning ticket to UBetOhio for redemption to the following address: P.O. Box 697 Maumee, OH 43537. The information for mail-in redemption is also found on the back of the betting ticket.
 - Mail-in redemption must include: the winning ticket, a copy of photo identification of the patron, the patron's contact information, the type of redemption requested (check, PayPal, Venmo, etc..) and address of the patron.
 - Loss or damaged tickets will not be redeemed unless verified by UBetOhio.
 - Tickets expire after 180 days of sporting event. Non-redeemed winning tickets will be reported to the Ohio Lottery and redeemed to the Ohio Lottery after 180 days of the wagered sporting event.
- c. Maximum Wager Limit
 - The maximum wager accepted at the sports betting kiosk is \$700 per wager.

- The maximum customer wager per week is \$700.
- d. Cancellation & Voiding Wagers
 - Although UBetOhio works to ensure no errors are made in accepting sports betting wagers, due to technical or human error a bet may be accepted that is an obvious error. An obvious error could be one of the following:
 - The odds or terms offered are materially different from the general betting market when the bet was placed. In these instances, UBetOhio reserves the right to correct the odds and pay the winning bet at correct price as determined by UBetOhio or void any bets placed.
 - If an event is offered in error, the scheduled start time is incorrect, or for any other reason UBetOhio may void these erroneous bets at its discretion and will provide explanation of why the decision to void was made after an investigation.
 - Any other instances due to system or technical issues will be addressed individually.
 - Patrons shall verify that all information on their ticket is accurate before leaving the Sportsbook Counter/Kiosk. Unless agreed upon by both parties, and at the discretion of UBetOhio, no ticket will be altered or voided prior to the start of the event.
 - All future wagers are "action" if winner is officially declared, unless otherwise posted or noted on printed media.
 - The field includes any participant who is not listed.

15. Voids/Cancellations

- a. UBetOhio reserves the right, at its own discretion, to declare a bet void, totally or partially, if it is obvious that any of the following circumstances have occurred:
 - Bets have been offered, placed and/or accepted due to an Error.
 - Bets placed while the website was encountering technical problems, that would otherwise not have been accepted.
 - Influence Betting.
 - Syndicate Betting.
 - A result has been affected by illegal activity- directly or indirectly.
 - Any erroneous pre-game wagers accepted after the scheduled start time.
 - Any erroneous live-game wagers accepted at an incorrect price due to delayed or failing of the 'Live' coverage.

b. Sports wagers with obvious errors will be cancelled at the World Tills/POS with host supervisor approval and player notification.

16. Calculating Parlay Payout

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

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

PARLAY ODDS (-110)

2 TEAMS 2.64 - 1

3 TEAMS 5.95 - 1

4 TEAMS 12.28 - 1

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

Example: 1+(100/110) = 1.91

Odds equivalent to one dolla	r
American odds	Decimal odds
-105	1.952
-110	1.909
-120	1.833
-130	1.769
-140	1.714
-150	1.667

If the odds are positive (odds with a plus sign) the formula is as follows (divide positive odd value with 100 and then add 1 to the result. Example: (+110/100) + 1 = 2.100

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

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

Calcu	liating re	aser Payo	ut			
	6 Point F	ootball Tea	ser Pay Tal	ble - Totals	Included	
2	3	4	5	6	7	8
-125	+150	+250	+400	+600	+900	+1250
		TIES REDU	JCE TO NE	XT LEVEL		
	6 E Doint	Football Tea	neer Day Ta	bla - Total	Included	
2	3	4	5	6	7	8
-140	+140	+200	+350	+500	+800	+1100
140	.140	1	JCE TO NE		.000	.1100
		THES NED	JEL TO NE			
	7 Point F	ootball Tea	ser Pay Tal	ble - Totals	Included	
2	3	4	5	6	7	8
-150	+120	+180	+300	+425	+650	+900
		TIES REDU	JCE TO NE	XT LEVEL		
	to the second second					e.
-		sketball Tea				
2	3	4	5	6	7	8
-120	+140	+200	+350	+500	+700	+1000
		TIES REDU	JCE TO NE	XT LEVEL		
	5.5 Point B	asketball Te	aser Pay T	able - Tota	ls Included	
2	3	4	5	6	7	8
-125	+135	+190	+300	+450	+650	+900
		TIES REDU	JCE TO NE	XT LEVEL		
-		sketball Tea				
2	3	4	5	6	7	8
-140	+120	+180	+280	+400	+600	+800
		TIES REDU	JCE TO NE	XT LEVEL		

Calculating Teaser Payout

17. Lost Ticket Policy

• UBetOhio is not responsible for lost or stolen tickets. If the rightful owner of a lost ticket can be confirmed by UBetOhio a payment may be processed.

18. Parlays & Teasers

Parlays

- a. All parlay bets placed are subject to the sportsbook house rules that apply to each individual sport that relates to any leg of any parlay bet.
- b. Off-the-board maximum parlay payoff limit is cap at 299/1
- c. There is a maximum of 4 (four) teams allowed in a parlay bet per the Ohio Casino Control Commission and Ohio Lottery.

Teasers

d. Pushes and refunds in an off-the-board teaser wager cause the wager to reduce to the payoff bracket representing the number of remaining teams, if only 1 team remains the bet becomes a refund.

19. Prohibited Participants

- a. Persons under 21 years old.
- b. Persons placing a wager as an agent or proxy.
- c. Any person who is an athlete, coach, referee, player in or on any sports event overseen by that person's sport's governing body.
- d. Any person who holds a position of authority or influence to persuade the participants in a sporting contest, including, but not limited to coaches, managers, handlers, or athletic trainers.
- e. Any person with access to certain types of exclusive information on any sports event overseen by that person's sport's governing body based on publicly available information or based on a list provided to the Ohio Casino Control Commission and/or Ohio Lottery by a sports governing body.

20. Patron Questions and Complaints

In the event that a customer has a dispute involving a placed wager, or the way in which a bet or market type has been settled, UBetOhio is responsible for receiving and addressing any patron disputes.

Patron questions or complaints can be sent to betthegame@ubetohio.com. In addition, patrons may call **419.377.0352** and ask to make a Sportsbook question or complaint request. All requests will be responded to within ten (10) business days. Patron questions and complaints may also be emailed to <u>disputes@ubetohio.com</u>.

UBetOhio will attempt to resolve any disputes with the patron; however; if a resolution cannot be reached UBetOhio will notify the Ohio Lottery.

21. Acceptance of Disclosed Terms and Liabilities

- a. You hereby accept that by using the services, there is a risk that you may, as well as winning money, lose money. You agree that your use of the services is at your own risk and UBetOhio and affiliated parties accept no responsibility and shall not be liable for any consequences that are alleged to have occurred through your use, or misuse, of the services.
- b. UBetOhio and affiliated parties are not liable for any failure of equipment/software and or loss by any act of God, power failure, disputes that may affect the placing of wagers/bets.
- c. UBetOhio and affiliated parties reserve the right to cancel or suspend the services without incurring any liability.
- d. Patrons agree that these house rules have been read and accepted prior to the submission of any wagers.

e. The sports and/or markets listed in these house rules may not be currently available in your jurisdiction, therefore will not be available for wagering.