Bill of Rights v 1.2

Last updated:
February 9, 2021

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.” All documents may be found at www.TwinSpires.com.

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, 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.
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.
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.
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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 if there is evidence that any of the following has occurred:
   a. the integrity of the event has been called into question,
   b. the prices or pool has been manipulated, or
   c. 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 or voucher for expiration date.

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.

Document Change History

<table>
<thead>
<tr>
<th>Version Number</th>
<th>Date</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>1.0</td>
<td>9/1/20</td>
<td>Baseline Bill of Rights.</td>
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<tr>
<td>1.1</td>
<td>9/10/20</td>
<td>Revision – generic template, reformat of doc, no substantive changes.</td>
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<tr>
<td>1.2</td>
<td>2/10/21</td>
<td>Retail migration from BetAmerica to TwinSpires.</td>
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