Last Updated March 11th, 2022

# COMPLETE BETTING RULES

## A. Conditions of agreement

### 1. Introduction

1. The Complete Betting Rules govern the use of BetRivers.com Indiana Sportsbook which is operated by BetRivers.com Indiana Sportsbook. When placing a bet with BetRivers.com Indiana 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 BetRivers.com Indiana Sportsbook.
2. The use of this Sportsbook is subject to the regulations imposed by the Indiana Gaming Commission. Any decision issued by Indiana Gaming Commission supersedes any clause(s) listed here.
3. Any dispute relating in any way to the use of this Sportsbook needs to first be submitted to BetRivers.com Indiana Sportsbook through https://in.betrivers.com or email at insupport@betrivers.com.
4. BetRivers.com Indiana Sportsbook reserves the right to make changes to the betting limits, payout limits and offerings at any time. Payout Limits are established by limiting the amount wagered.
5. BetRivers.com Indiana Sportsbook may update, amend, edit and supplement the Complete Betting Rules at any time.
6. 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 as information purposes only.
7. We will not accept a wager from any person under the age of 21, self-excluded, evicted patrons or persons prohibited from engaging in sports wagering activities. Some examples are: No 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.
8. Should it be applicable, any reference to the BetRivers.com Indiana Sportsbook website and its contents is also to be considered as applicable for Casino/offline/land-based

environments, including but not limited to Self-Service Terminals (SST), Over The Counter (OTC) and Bring Your Own Device (BYOD).

9. To Deposit funds into your account, you can only use a payment method available through the site Cashier including Credit Cards, Paypal, Neteller, Cash at Cage, PayNearMe, Online Banking, Online Billpay, PlayFrench Lick Prepaid Card, or any additional methods approved by the IGC.

## 2. Definitions

1. "Obvious 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:
    - bets accepted during technical problems that would otherwise not have been accepted;
    - bets placed on events/offers that have already been decided;
    - bets on markets/events containing incorrect participants and/or not allowed within the applicable jurisdiction
    - bets placed at odds that are materially different from those available in the general market at the time the bet was placed;
    - bets offered at odds which reflect an incorrect score situation; or else,
    - 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 BetRivers.com Indiana 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.
3. "Syndicate Betting" is an act, prohibited by BetRivers.com Indiana 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 BetRivers.com Indiana Sportsbook reserves the right to make the relevant bets void and/or withhold payment of returns pending the outcome of subsequent investigations.

## 3. Bet Acceptance

1. A bet is not valid until it is validated and the ticket has been printed, either virtually or physically. In cases of uncertainty about the validity of a bet, patrons are requested to contact Customer Service. Winning tickets expire after one year from the date of the event's settlement.
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. BetRivers.com Indiana Sportsbook will under no circumstance accept any responsibility for any mistakes (perceived and actual), deriving from either Errors as listed under *<Section A.2.1>*, 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 data recorded on the transaction server will be the ultimate source in deciding such matters.

## 4. Betting and Payout Limitations

1. BetRivers.com Indiana Sportsbook reserves the right to limit the net payout (the payout after the stake has been deducted) on any wager/bet or combination of wagers/bets by one patron at $250,000. This limit may be lower depending on the specific sport, league and type of wager/bet offer. For further information it is recommended to consult the Sport Specific Limits in <Section C, Para 33>.
2. All bet selections are subject to pre-imposed limits set solely at BetRivers.com Indiana Sportsbook's discretion which may be lower than the limits mentioned in <Section A, Para 4.1> and <Section C, Para 33>. Should this limit be reached, the patron has the right to ask for it to be exceeded by means of a request effected through BetRivers.com Indiana Sportsbook's platform(s). BetRivers.com Indiana Sportsbook reserves the right to accept (fully or partially) or reject the said request without any prior notice and further explanation.
3. BetRivers.com Indiana Sportsbook 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 <Section B, Para 4> is not accepted in full, either in terms of stakes or combinations included in said "System bet".

4. BetRivers.com Indiana Sportsbook reserves the right to restrict or deny access, totally or partly, to the patron, at its own discretion.

5. All bets placed through any BetRivers.com Indiana 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 BetRivers.com Indiana Sportsbook at its sole discretion.

6. BetRivers.com Indiana 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:

   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.

   d. Results/outcomes need to be further ascertained with a third party organization, including but not limited to the organizing association and/or the relevant Regulatory body.

Evidence of the above may be based on the size, volume or pattern of bets placed with BetRivers.com Indiana Sportsbook 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 BetRivers.com Indiana Sportsbook's discretion. Bets are accepted only at the odds available in the betting grid at the time the bet was accepted by BetRivers.com Indiana Sportsbook, irrespective of any other claim or previous publication present on the website or any other media detailing otherwise. patrons can view the most up-to-date odds by visiting BetRivers.com Indiana Sportsbook.

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 will be, in that event, settled with the odds of 1.00 = +0 in American odds, i.e. wager is refunded to the patron.

2. A parlay bet involving two or more distinct sporting events shall remain valid notwithstanding a game or an event which is part of the parlay bet being void. For intra-event parlay bets, a wager may be declared void if an intra-event outcome which is part of the parlay bet is declared void per <*Section B.3.23*>.
3. BetRivers.com Indiana 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:
    a. Bets have been offered, placed and/or accepted due to an Obvious Error;
    b. Bets placed while the platform 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.
4. Related contingencies: Unless placed via BetRivers.com Indiana Sportsbook's intra-event combination functionality, or offered explicitly as a specific offering, BetRivers.com Indiana 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). BetRivers.com Indiana Sportsbook takes all necessary steps to prevent such possibilities, in the eventuality that this would happen, BetRivers.com Indiana Sportsbook reserves the right, solely at its own discretion, to declare void all parts of the accumulative bet which include the correlated outcomes whose odds are not indicative of the related contingency
5. Bets can be voided regardless of whether the event has been settled or not.
6. Past-posting and other cancellations: While BetRivers.com Indiana Sportsbook employs its most reasonable endeavors to ensure the best user-experience, should a market be available for betting when it should have been removed or else with incorrect odds, BetRivers.com Indiana Sportsbook reserves the right to void all bets accepted within said circumstances in accordance with <Section A, Para 5.4>. 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.

## 6. Disclaimer and Priority

1. BetRivers.com Indiana Sportsbook reserves the right, at its own discretion, to adjust a Payout credited to a patron 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 session balance following amounts credited due to an Error, BetRivers.com Indiana Sportsbook reserves the right to take any necessary action, without prior notice and within reasonable limits, to adjust the patron's session balance through the reversal, amendment or cancellation, of any subsequent transaction on the patron's session.

3. Any complaints/disagreements towards settlement of any bet offer, should reach BetRivers.com Indiana Sportsbook 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 *<Section B.5.2>*.

4. BetRivers.com Indiana Sportsbook reserves the right to suspend the status of any affected bets until it completes any investigations it deems necessary.

5. These rules are applicable to all transactions with BetRivers.com Indiana Sportsbook 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. Should these be inconclusive, reference will be made to the General Betting Rules, unless Sport-Specific Betting Rules declare otherwise.

6. In cases where it deems that these rules are inconclusive, BetRivers.com Indiana 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.

7. Adaptations into other languages of these Complete Betting Rules, or any other text which can be associated with bet offers, are done for purely informative purposes. Although all necessary precautions have been taken to assure the most faithful rendition of these terms in the specific language, BetRivers.com Indiana Sportsbook will not accept any liability for any incompatibility between the English version and any other language. Thus, in case of discrepancy between the English edition and the respective translation, the former will be deemed as binding and will be the basis upon which the offers will be settled.

8. 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.

## 7. Responsible Gaming

1. You may self-regulate your use of the Services through any of three different methods: (i) BetRivers.com's self-exclusion and limit-setting programs; (ii) the Indiana Gaming Commission's Internet Self Restriction Program; and (iii) the Indiana Gaming Commission's Voluntary Exclusion Program.

2. BetRivers.com's self-exclusion functionality allows you to completely exclude yourself from only BetRivers.com (Indiana) for a period of 1 or 5 years. In addition to and separate from the self-exclusion functionality, BetRivers.com allows you to set responsible gaming limits for the Services on BetRivers.com only, including deposit limits, spending limits, and time limits, and/or self-suspend your participation in wagering games offered through the Services for a designated time period of at least 72 hours (a "Cool-Off Period") as detailed at: https://in.betrivers.com/?page=eula&tos=RESPONSIBLEGAMBLING#home

3. The Indiana Gaming Commission's Internet Self Restriction Program (ISRP) enables individuals to self-exclude from all internet (mobile) sports wagering (not just on

BetRivers.com) in the State of Indiana for, as you elect, 1 year or 5 years. Enrollment is available online, and more details on ISRP can be found here https://www.in.gov/igc/2867.htm.

4. The Indiana Gaming Commission's Voluntary Exclusion Program (VEP) allows you to place yourself on a self-exclusion list maintained by the IGC ("Self-Exclusion List"). By opting to place yourself on the Self-Exclusion List (for, as you elect, 1 year, 5 years, or lifetime), you are prohibited from using the Services and otherwise engaging in gambling at all other online gaming sites and land-based gaming sites anywhere in the entire State of Indiana. You will not be permitted to engage in land-based, online, and BetRivers.com gambling in the State of Indiana until after your specific exclusion period ends and you have requested removal from the Self Exclusion List by scheduling an appointment with the IGC at (317) 234-3600. Additional information on the VEP is available at: https://www.in.gov/igc/2331.htm.

5. While you remain on any of the self-exclusion lists described in Sections 3.11-3.13 above, we will also not be allowed to send you any marketing communications with respect to the Services.

# 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 sports governing body. For example, in football, full time is stipulated to be end of the 4$^{th}$ quarter (4 x 15 min), and in ice hockey it is stipulated as the 3 x 20 minute periods. Should the sports 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. 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. "In-game betting" or "Live betting" is where it is possible to bet during an ongoing game or event. BetRivers.com Indiana 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 game and the events surrounding it such as the current score, its progression and how much time remains before the game is

completed. BetRivers.com Indiana Sportsbook does not accept any liability for changes to the In-game betting schedule or interruption of the In-game betting service.

3. The 'Cash Out' function when available 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. 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.4.5>*. 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. BetRivers.com Indiana Sportsbook reserves the right to offer such functionality solely at its own discretion and does not acknowledge or accept any liability whatsoever if the Cash Out functionality is not 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 taken into account. In the instance of a cashed out bet having suffered from a technical, pricing or settlement error at any time between the time of original placement and the cash out, BetRivers.com Indiana Sportsbook reserves the right rectify such inaccuracy in accordance with *<Section A.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 anywhere is to be considered for information purposes only. BetRivers.com Indiana Sportsbook reserves the right, at its own discretion, to suspend, partially or completely, the betting activity at any time where it deems necessary.
6. Statistics or editorial text published by BetRivers.com Indiana Sportsbook are to be considered as added information but BetRivers.com Indiana Sportsbook does not acknowledge or accept any liability whatsoever 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.

   Theoretical % = 1 / (1 / "odds outcome a" + 1 / "odds outcome b" + 1 / "odds outcome c") x 100

## 2. Bet Types

1. 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.
2. 3-way Moneyline (aka "Match" or 1X2) is where it is possible to bet on the (partial or definite) outcome of a game or event. The options are: "1" = Home team; "X" = Tie, or the selection in the middle; "2" = Away team.
3. "Correct Score" (aka Result Betting) is where it is possible to bet on the (partial or definite) exact score of a game or event.
4. "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, 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 game ends with the result 64-64 will be declared void, and wager amount will be returned to patrons.
5. "Odd/Even" is where it is possible to bet on the (partial or definite) amount of a predefined occurrence (e.g. points, runs, goals, rebounds, penalty minutes, etc.)."Odd" is 1,3,5 etc.; "Even" is 0,2,4 etc.
6. A "Head-to-Head" and/or "Triple-Head" is a competition between two or three participants/outcomes, originating from either an officially organized event, or else, as virtually defined by BetRivers.com Indiana Sportsbook. Example for Triple-Head is three golfers, who will finish highest in a particular event.
7. "Half time/Full time" is where it is possible to bet on the result at half time and the final outcome of the game. E.g. if at Half time the score is 24-10 and the match ends 24-30, the winning outcome is ½ (home team/away team if the score for this game is listed home team-away team). 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. "Period betting" is where it is possible to bet on the outcome of each separate period within a game/event. E.g. If the period scores in an ice hockey game are 2-0 / 0-1 / 1-1, the winning outcome is 1/2/X (home team win/away team win/tie if the score of the home team is listed first). 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.

9. "Tie No Bet" is where it is possible to bet on either "1" (Home win) or "2" (Away win) as defined in <*Section B.2.2*>. It is also common practice to refer to "Tie No Bet" in cases where no tie odds are offered. Should the specific game contain no winner (E.g. game ends as a tie), or the particular occurrence not happen (E.g. First Touchdown, Tie No Bet and game ends without any touchdowns) the wager will be refunded.

10. 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. Example: a bet on -3.0 points will be declared void if the team chosen wins the match by exactly 3 points difference (for example 27-24). Any reference in this section to the term "margin" is intended to be understood as the outcome emerging from the subtraction of the points/runs/goals scored by the 2 teams/participants.

    Unless otherwise stated all spreads/lines/handicaps listed by BetRivers.com Indiana Sportsbook are to be calculated based on the result from the start of the listed game/quarter/period to the end of the specified game/quarter/period. It is however customary that for certain spread/handicap bet offers in specific sports (Asian Handicap in Soccer), 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 highlighted on the patron's betslip/ticket with the score at the time of bet placement.
    There are 3 different "spread betting" formats:
    2-way Spread: Team A (-3.5) vs Team B (+3.5)
    Example:

    - Team A is given a -3.5 point "handicap" in the game. For the bet to be won, Team A must win the game with a margin bigger than the listed "handicap" (i.e. 4 points or more).

- Team B is given a +3.5 point advantage in the game. For the bet to be won, Team B must either win the game, or not lose with a margin bigger than their listed advantage (i.e. maximum lose with a 3 point margin).
- In the case the spread/line is a whole number, i.e. 3.0, the wager is refunded in the event that the game ends in a tie when taking the spread into account. For example, Team A has a line of -3.0 and wins the game by exactly 3 points, i.e. 27-24, the wagers will be refunded. Likewise, if the patron places a wager on Team B at +3.0 and Team B loses by exactly 3 points, the wager is refunded.

3-way Spread (primarily betting on Soccer): Team A (-2) Tie (Exactly 2) Team B (+2)
Example:

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

Asian Handicap (primarily betting on Soccer): Team A (-1.75) vs Team B (+1.75)
Example:

- Team A is given a -1.75 goal handicap in the game. This means that the wager 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 game with a bigger margin than both of their listed handicaps (i.e. 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 game produce any other outcome, including a Team A victory with only 1 goal of margin, the whole wager would be lost.

- Team B is given a +1.75 goal advantage in the game. This means that the wager 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 game, game finish in a tie or not lose with a margin equal or bigger than any of their listed advantages (i.e. maximum 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 game produce any other outcome which results in a defeat of Team B with a margin of 3 or more goals, the whole wager would be lost.

Alternative lines/spreads (also known as Teasers).

- Teaser: is where the patron can "buy" additional points at less favorable odds than the main spread of any particular game. For example: the main line may be Pittsburgh -3 at odds -110, but the patron wants to bet Pittsburgh -1.5 points. The odds given in this example might instead be -150.
- BetRivers.com Indiana Sportsbook might offer several different spreads/handicap lines on any given game.

11. "Double Chance" is where it is possible to bet simultaneously on two (partial or definite) outcomes of a game or event, typically in a 3-way Moneyline bet (aka 1X2). The options are: 1X, 12 and X2 with "1", "X" and "2" as defined in <*Section B.2.2*>.
12. 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. Should two or more participants share finishing positions, the settlement will be based as per the definition in <*Section B.5.15*>.
13. 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.5.12*>.
14. "Goal minutes" is where it is possible to bet on the sum of the minutes when the goals have been scored (typically Soccer). 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. Other bet types

1. Fantasy/Virtual "Games" 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 game/match/event/round are compared. Settlement will be based on the number of times each participant records a predefined occurrence (e.g. points, yards, etc.) in the respective game. 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 game/match/event/round (as applicable) that the listed participants/teams are scheduled to take part in.

    b. All relative games/matches/events must be completed on the same day/session which the game/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 forfeit/walk-overs as well as other decisions as specified in clauses 3, 4 and 5 of <*Section B.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.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 games/matches/events on a specified game/round/day/match day. All relative games/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 (for example golf tournaments) 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 golfer'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 game/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 game/match/event after termination of the stipulated timeframe and will take into account all other points/goals/events tallied from previous parts of the game/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 reaching the earliest the particular 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 game/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 "Touchdown X Scorer/Winner of Point X / Scorer of Goal X" 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 event 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 "Next Team to receive penalty minutes or "First Card"," 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 given a penalty in the same interruption of play.

9. "to score first and win" refers to the listed team/participant being the first to register any scoring in the game and going on to win the game. Should there be no scoring in the game all bets will be settled as void.
10. Any reference to "shutout" or "clean sheet" indicates that the listed team must not concede any points/goal during the game.
11. "Team to win from behind" refers to the listed team winning the game after having been at least 1 point/run/goal down at any point in the game.
12. Any reference for a team to win all halves/periods (e.g. Team to win both halves) means that the listed team must score more points/goals than its opponent during all the stipulated halves/periods of the game.
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 "Most Valuable Player", "Man of the Match" etc. will be based on the competition's organizers' decision, unless otherwise stated.
15. Settlement of bets which make reference to terms such as "go-ahead scorer" or "decisive goal" will be settled based on the scorer of the points/run/goal that at the end of the game/match/tie (as applicable) proves to be the one that has produced an unassailable lead, following which any further points/runs/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 game (in case of one game) or progressing to the next round/winning the competition. Point/runs/goals scored in Regular Time and Overtime/Extra Time count (but not Penalty Shoot outs in Soccer).
16. Bets on events which feature a selection of episodes that could happen in a game (E.g. "What will happen first to the player?" with options Score a goal, Get a Yellow/Red Card, 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 schedule 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 Gameday X) will be based upon the timeframe in the respective game in which the feat has been accomplished. Example: Team A plays on Saturday and score their first touchdown in the 14$^{th}$ minute of play while Team B plays on Sunday and score their first touchdown after 5 minutes of play, then Team B will be settled as winner.

21. From time to time BetRivers.com Indiana 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. BetRivers.com Indiana Sportsbook reserves the right to withdraw such offers, edit the respective odds and effect any further changes BetRivers.com Indiana 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. Stakes will be refunded 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 BetRivers.com Indiana 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.

22. While all necessary precautions have been taken by BetRivers.com Indiana 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 BetRivers.com Indiana Sportsbook Sports Book. All bets remain valid regardless of these eventual fluctuations.

23. During selected events,BetRivers.com Indiana Sportsbook will provide patrons 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 BetRivers.com Indiana 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.

24. "Teaser+" allows the patron 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: patron 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.

25. 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.

26. 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. Parlay/System Bets/Round Robins

1. In Pre-game betting, it is possible to combine up to twelve (12) different offers (for example games) on a single coupon. Based on these twelve offers, patron's 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.

2. For In-game or Live betting it is possible to combine up to twelve (12) different offers on a single coupon as a parlay bet. Based on these twelve offers, patrons can choose their own number of singles, doubles, trebles etc.
3. BetRivers.com Indiana 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.5.4>*. and also other factors, solely at its own discretion.
4. It is possible to include one or several games as 'bankers' which means that the selected games/events will be included in all parlays of a coupons.
5. A 'Trixie' is a combination, which includes one 3-way parlay (treble) and three 2-way parlays (doubles) from a selection of three matches.
6. A 'Patent' is a combination, which includes one 3-way parlay (treble), three 2-way parlays (doubles) and three singles from a selection of three games.
7. A 'Yankee' is a combination, which includes one 4-way parlay (fourfold), four 3-way (trebles) and six 2-way parlays (doubles) from a selection of four games.
8. A 'Canadian' (also known as 'Super Yankee') is a combination, which includes one 5-way parlay (fivefold), five 4-way parlays (fourfolds), ten 3-way parlays (trebles) and ten 2-way parlays (doubles) from a selection of five games.
9. A 'Heinz' is a combination, which includes one 6-way parlays (sixfold), six 5-way parlays (fivefolds), fifteen 4-way parlays (fourfolds), twenty 3-way parlays (trebles) and fifteen 2-way parlays (doubles) from a selection of six games.
10. A 'Super Heinz' is a combination, which includes one 7-way parlays (sevenfold), seven 6-way parlays (sixfolds), twenty-one 5-way parlays (fivefolds), thirty-five 4-way parlays (fourfolds), thirty-five 3-way parlays (trebles) and twenty-one 2-way parlays (doubles) from a selection of seven games.
11. A 'Goliath' is a combination, which includes one 8-way parlay (eightfold), eight 7-way parlays (sevenfolds), twenty-eight 6-way parlays (sixfolds), fifty-six 5-way parlays (fivefolds), seventy 4-way (fourfolds), fifty-six 3-way parlays (trebles) and twenty-eight 2-way parlays (doubles) from a selection of eight games.
12. For display purposes, when necessary, the second digit after the decimal point of the odds is shown as rounded up on the patron's betslip to the nearest decimal number. The payout will however be calculated based on the actual odds multiplied by the wager amount, disregarding the aforementioned rounding.

## 5. Result Settlement

1. When settling results BetRivers.com Indiana 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 Error in the information included in the sources above, the settlement of the bet offer will be based on other public sources. If no results can be ascertained through reliable sources, RSI reserves the right to void the wagers.

2. 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, penalizations, 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.

3. a. Settlement of markets held over more than 1 round/stage (E.g. Season Bets), will only consider amendments effecting bets which settlement has not been decided yet. Such measures must be announced by the governing association 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 BetRivers.com Indiana Sportsbook offering odds/lines/totals which are incongruent with the revised playing format, will result in the voiding of the bets effected by the format change.

   c. Offers where the format change does not preclude the organizing association from declaring a winner (i.e. 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 association 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 association 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.

4. 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. As a general rule, and unless the offer specifies otherwise, BetRivers.com Indiana 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 in Soccer). Bets referring to the accumulation of a particular occurrence (e.g. Total corners in Soccer) and/or the execution of a particular action, will require said occurrence to actually take place during the time interval specified (e.g. the corner being kicked). In such instances, should the occurrence be only awarded and not taken, it will not be considered for settlement purposes.

5. 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 wager will be refunded. BetRivers.com Indiana Sportsbook

6. 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. All remaining bet offers will only be settled if an official result is announced within 12 hours and will otherwise be considered void and wagers will be refunded.
7. In case an event is abandoned and is scheduled to restart from the beginning within 12 hours of the original date, all bets placed before the initial game which could not be settled through the outcomes deriving from the play prior to abandonment, will be declared void and wagers will be refunded.
8. 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 association 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 association 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 5.6>, 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 association 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. Otherwise bets will be declared void

9. In cases of events which have not been completed before their natural conclusion, and a result is issued through a decision by the official governing body/association not more than 12 hours from the event's start, BetRivers.com Indiana Sportsbook will use the issued decision as the official result for the following bet offers: Moneyline, Tie No Bet and Double Chance. Notwithstanding that, the issued decision does not change the outcome of the said bet offers at the time of the abandonment. In that case the wagers will be refunded. 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.

10. All bet offers related to uncompleted games/matches/events where the official governing body is not previously acknowledged will be declared as void unless at least 90% of the stipulated Regular/Full time is played, see in *<Section B.1.1>*. Should the game/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.

11. 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. Unless backed by un-contradictory evidence, BetRivers.com Indiana Sportsbook will not acknowledge any complaints which derive from a personal interpretation of such terms.

12. 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. BetRivers.com Indiana Sportsbook reserves the right, at its own discretion, to apply Tattersalls Rule 4, as explained in *<Section B.6>*, on any competition and this will be stated in correlation to the bet offer and/or the relevant Sport-specific rule.

13. No refunds of wagers/bets will apply, even if the winning outcome of a game/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/odds on a non-listed participant/outcome. BetRivers.com Indiana Sportsbook reserves the right, at its own discretion, to decline such requests.

14. 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.
15. If two or more Participants share the applicable finishing positions and no odds have been offered for a tied outcome (defined from hereon as a 'dead-heat'), the payout will be calculated by dividing the wager amount by the number of participants sharing those certain positions and are settled accordingly. The payout will always be at least equal to the wager amount, except in cases of "Head to Heads", see <Section B.2.6> and <Section B.5.19>
16. In "Group Betting" (aka "Best of X"), all listed participants must start the event for bets to stand.
17. 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 official governing body/association does not follow specific tie-breaking criteria, the bets will be declared void.
18. 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.
19. 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 official governing body/association follows specific tie-breaking procedures, in which case, these will be deemed valid.
20. 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 wager amount.
21. 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.

22. Unless specifically stated, whenever the organizing association deems it fit to include any necessary rounds, games, or series of games (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., BetRivers.com Indiana Sportsbook will take into account the results and outcomes deriving from these games 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.
23. 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.
24. 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 leagues, will not take into account those events happening during eventual Play-offs/Play-outs/Post-season or any other games, or series of, which would happen after the so-called Regular Season.
25. Offers related to a total amount of occurrences/events scored/tallied by a particular team, either in a single team performance in a specific league (such as Total Runs Scored by Team X), or "Head to Head" bet offers involving two teams' performances in 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.
26. 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, stakes will be refunded 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

27. 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 game after the bet has been placed,
    iii. totals the same amount as the other participant.

28. During specific events BetRivers.com Indiana 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.

29. 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.

30. 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.

31. 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 game dates, given that said game(s) actually takes place within the frame of the competition.

32. 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 games, e.g. replays) will be declared void if said match is not decided within more than 36 hours of its supposed start time.

33. Irrespective of whether such information has been detailed in the bet offer or not, bets on games being played on so-called "Neutral, fields, pitches, courts, stadiums, ice, etc." as well as in cases where the venue/surface type is changed, will not be treated as a cause for the offers to be voided, provided that the location in which the game takes place cannot be demonstrated as being the habitual "home" field of either team involved in the game, in which case all bets will be declared void. Such eventuality is not applicable to events in which, even if the location can be deemed as a potential customary "home" court, field, stadium, pitch, etc. for either of the teams involved, the official governing body association still decides to list the fixture in a way which might be interpreted differently, (e.g. specific

events or the final/late stages of a competition being held in pre-established venues). In such cases the venue would be considered "Neutral" and bets stand regardless of the order in which the offer is displayed.

34. Information referring to gender of the 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 game/event, given that this does not cause an obvious inconsistency in odds offered.

35. While all necessary precautions are taken by BetRivers.com Indiana 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 game/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.

36. 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.

37. Unless listed either in conjunction with the bet offer, or else in the Sport Specific rules, bets referring to game/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.

38. BetRivers.com Indiana 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, BetRivers.com Indiana Sportsbook reserves the right to adjust and settle accordingly.

39. Any reference to goals scored by specific players will not count if they are defined as 'own goals' (scored in their own goal) unless otherwise stated.

40. Any reference to confederation, nationality or similar will be subject to the definition by the official governing body/association.

41. Any medals won by a team/nation per competition will count as one (1) single medal regardless of the number of team members (i.e. Olympic ice hockey gold medal).

42. Offers related to a total amount of occurrences/events scored/tallied by a particular player, in a single team performance in a specific competition (such as Total Touchdowns Scored by Player X for Team Y) will only take into account total amount of occurrences/events scored/tallied by the particular player while playing for that team in that particular competition. Should any of the following occurrences happen to the listed player, the bets will be considered void:
    i. does not take part in at least 50% of the competition's stipulated games (excluding eventual Play-offs/Play-outs/Post-season);
    ii. does not take part in at least another game after the bet has been placed.

43. 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.

44. Any bets referring to “breaking” of records require the listed occurrence to be fully accomplished. Equaling 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 (decimal form) 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

All conditions stated in this section have priority to any other rule or condition. Operator does not guarantee availability of all sports/event groups listed below. Sports must be approved by the regulator to permit wagering and only approved items will be actually offered for bet placement.

# 1. Football

1. Unless otherwise stated, all bets on Football are determined on the basis of the result after the game is over, including overtime (if necessary).

2. All 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. (i.e. First Team to Score if this has already happened).
3. "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.

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/NCAA 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. Gameday/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 games/events on a specified week/round/day/ (example: Total Points Scored in games from a specific Conference, Highest/Lowest Scoring team, Player Yardage markets etc.). All applicable games/events (including any rescheduling to be played within the aforementioned timeframe), must be completed and validated for the specified week/round/day/ 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 are active participants at any point of the applicable game for bets to stand.

7. All offers referring to player performances remain valid regardless of eventual player trades during any point in the season.

8. Offers referring to individual player performances' in a single game (example: Total Passing Yards Thrown by Player X) or confronting performances from 2 individual players during the course of a game (example: Which of Player X or Player Y will throw most Passing Yards), require all listed individuals to be an active participant in the applicable game for bets to stand.
9. Offers referring to individual player performances' over a particular period (example: Total Passing Yards Thrown 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 throw most Passing Yards during the Regular Season), require all listed individuals to be an active participant in at least one more game applicable for the offer after bet acceptance for bets to stand.
10. Bets on 'Half time/Full time' (i.e. predicting the outcome at Half Time combined with the result at the end of the 4$^{th}$ Quarter) will not take into account any outcomes in overtime (if applicable).
11. 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”.
12. Settlement on offers referring to "Offensive Yards" will be based on the net number of yards including any sack yardage lost.
13. 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).
14. “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.
15. Settlement on all penalty offers will be based on the penalty being accepted. Declined penalties do not count.

16. 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".
17. 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
18. Settlement on which team will gain most Passing/Rushing yards will be based on the gross number of yards thrown/run, including any negative yardage for passing/rushing.
19. 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.
20. Player props and other stats-based offers will be settled according to the official match reports as published after the game by the organizing association.
21. 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.

## 2. 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 innings played, as declared by the organizing body/association.
2. 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.

3. “Match” bets (aka Moneyline) require the minimum amount of innings played, as per the rules of the respective governing association for bets to stand and will be settled as void in case of a draw after the eventual extra innings. All other offers which could reasonably be settled (e.g. "Over/Under", "Handicap" and "Odd/Even") will be settled according to the result after the extra innings.
4. "Handicap", "Over/Under", "Odd/Even" require all scheduled innings to be completed, or at least ½ inning less than the number of scheduled innings 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. 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 play a further active part in the applicable match 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).
9. Moneyline 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.

10. 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.
11. 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 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).
12. All offers referring to player performances remain valid regardless of eventual player trades during any point in the season.
13. For offers which refer to the performance of team(s) throughout a specified period (example: Total Wins in the Regular Season for Team X or Team to win most Regular Season matches), bets will remain valid should any listed team play fewer games than they were originally scheduled for granted that the number of games which the listed team(s) have missed out on, does not influence the outcome of the offer. The following example is being provided as a general guideline of how such bets would be treated in case of comparable situations:
14. 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.
15. During certain events BetRivers.com Indiana 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 organizing association 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.

16. 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 organizing association 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.

## 3. Basketball

1. A bet on Basketball is determined on the basis of the Result after the game is over, including overtime (if necessary), unless otherwise stated.
2. All 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. Bets referring to the game outcome (aka "Moneyline") from ties which are decided over two or more match-ups will have the "Including Overtime" offer voided in case the game ends in a tie and no further play is done in that particular game (this is more likely to happen in European basketball).
4. In multiple game series, all points collected during any overtime period will count for the final settlement of that particular game.
5. "Head to Head" and "Over/Under" bets involving one or more players' performance in the game/event/tournament are considered valid given that all listed players take part in the game/event/tournament at some stage for bets to stand.
6. All bets referring to aggregated League/Tournament Totals (such as Points, Rebounds, Assists, etc.) will be settled based on official statistics by the governing body/association.

Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. overtime).

7. 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 NBA.com, or the official website of the competition (as applicable).
8. All offers referring to player performances remain valid regardless of eventual player trades during any point in the season.
9. Offers referring to individual player performances' in a single game (example: Total Points Scored by Player X) or comparing performances from two individual players during the course of a game (example: Which of Player X or Player Y will score most Points), require all listed individuals to be an active participant in the applicable game for bets to stand.
10. Offers referring to individual player performances' over a particular period (example: Total Points Scored by Player X during the Regular Season) or comparing performances from two 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 game applicable for the offer after bet acceptance for bets to stand.
11. Bets on Double Result (i.e. predicting the outcome at Half Time combined with the result at the end of the 4$^{th}$ Quarter) will not take into account any outcomes in overtime (if applicable).
12. 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.
13. For offers which refer to the performance of team(s) throughout a specified period (example: Total Wins in the Regular Season for Team X or Team to win most Regular Season matches), bets will remain valid should any listed team play fewer games than they were originally scheduled for granted that the number of games which the listed team(s) have missed out on, does not influence the outcome of the offer. The following example is being provided as a general guideline of how such bets would be treated in case of comparable situations:
14. 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).

## 4. Ice Hockey

1. Unless otherwise stated, markets will be settled with results and statistics at the end of eventual Over Time, Penalty Shoot-Outs or any other prolongations the relevant governing association employs.
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 in the applicable match for bets to stand.
3. Settlement of player related and team markets (such as Goals, Assists, Points, Penalty Minutes, Shots on Goal, etc.) will be settled based on official statistics by the governing association. Unless otherwise stated, settlement of such bets will include eventual prolongations (e.g. Over Time) but not Penalty Shoot Outs.
4. For the purpose of settlement, "Over/Under" bets referring to Total Goals Scored in the match including any eventual goals scored in Overtime and Penalty Shootouts, will be settled by counting as only "1" the goals scored by either team during any number of Overtimes and eventual Penalty Shoot-Outs. The following examples can be used for consideration:
    - Example 1 - Over/Under (Regular Time): Match ends 2-2 at the end of the 3rd period. Total Goals will be settled as 2-2 (4 goals in total).
    - Example 2 - Over/Under (Including OT and Penalty Shootout): Match ends 2-2 at the end of the 3rd period and Team A scores in OT. Total Goals will be settled as 3-2 (5 goals in total).
    - Example 3 - Over/Under (Including OT and Penalty Shootout): Match ends 2-2 at the end of the 3rd period. OT ends 0-0 while during the Penalty Shootout Team A scores 1 and Team B scores 2. Total Goals will be settled as 2-3 (5goals in total).
5. 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.

6. Unless specifically stated or implied within the offer, all "match" bets on Ice Hockey are determined on the basis of the result at the end of Regular Time (i.e. end of 3rd Period).
7. 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 NHL.com, or the official website of the competition (as applicable).
8. 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.
9. 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. 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 favor of any particular outcome without said odds having been adjusted to reflect the current state of the bet, will be declared void.
10. Player props and other stats-based offers will be settled according to the official match reports as published after the game by the organizing association.

## 5. 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)". Stakes will be refunded 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)". Stakes will be refunded 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 fulfill 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.5.1>* and *<Section C.5.2>* will apply, where applicable. Bets will be refunded 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 other goal-related bets will require the listed player(s) to play from the start of the match to be valid. Own goals will never count as a goal scored for any selected player.
5. On all bets related to yellow/red cards, booking points, etc., only cards shown to players which at that moment are on the field are valid for settlement purposes. Cards, disciplinary actions, suspensions, imposed on any other individual which at the moment of the sanction is not, or should not, be actively playing on the pitch, as well as disciplinary measures taken after the game has officially ended, are disregarded.
6. All disciplinary-related bets referring to individual(s) (e.g. yellow card, red card, number of fouls), will require the listed player(s) to play from the start of the match to be valid.
7. "Booking Points" are calculated according to the following rules: Yellow card = 10 points, Red card = 25 points. Maximum points for one player are 35.
8. "Head to Head" and "Over/Under" bets involving the performance of one or more players in the match are considered valid given that all listed players start the match for bets to stand.

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

10. All bets referring to aggregated Tournament Totals (such as Goals, Corners, Cards, Penalties, etc.) will be settled based on official statistics by the governing association. Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. Extra Time) but not Penalty Shoot Outs.

11. 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.

12. The "Domestic Double" is to be considered as the team's victory in the apparent equivalent of the respective domestic league and FA Cup.

13. For settlement purposes, bets referring to the number of cards shown by the referee will be counted as follows:
    - Yellow card = 1
    - Red card = 2
    - One yellow and a red = 3
    - Two yellow cards and a red = 3

    The maximum cards for one player is 3 cards. Only cards shown to players currently eligible as per C.14.5 will be taken into consideration.

14. 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, 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 effected from outside the box.

15. 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 this feat.

16. During certain events BetRivers.com Indiana Sportsbook might decide to offer a reduced selection of participants for betting (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.

17. 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.

18. On offers such as Next Goalscorer, Next Carded player, Next Assist and Man of the Match, stakes will be refunded should the chosen player not take part in the match at all or had no possibility to accomplish such feat during the specified timeframe..

19. Bets on “Next Assist” for a particular goal will be settled as void should the governing association 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

20. Bets referring to penalty kicks conversion and/or outcome will be settled according to the outcome occurred on the field of play as per the rules governing that specific scenario and in cases of penalty shoot-outs will remain valid regardless of the format employed by the governing association during the shoot-out. Bets stand in case the penalty is ordered to be re-taken and will be settled with the outcome achieved from the re-taken penalty.
    As a general principle, settlement will be based on the concept that unless the penalty kick results in a goal being awarded (and settled accordingly), the first person/object/location (as applicable) which the ball initially touches after being kicked will be considered as the winning outcome, disregarding any other persons/objects the ball hits in its subsequent trajectory following any previous deflection, if any. The following examples are being issued as a general guideline on settlement:

    "Goal" would be the winning outcome in case of the following scored penalties scenarios:
    - Any penalty kick which ends up as a goal without it being deflected;
    - Goalkeeper touches the penalty kick but ball ends up as goal;
    - Penalty kick touches the woodwork before ending up in goal.

"Save" would be the winning outcome in case of the following missed penalties scenarios:
- Goalkeeper deflects the penalty kick to outside the goal frame;
- Goalkeeper deflects the penalty kick onto the post/crossbar.

"Woodwork" would be the winning outcome in case of the following missed penalties scenarios:

a. Penalty kick hits the woodwork before it is touched/saved by the goalkeeper;

b. Penalty kick hits the woodwork and ball goes outside the goal frame.

"Any other Miss" would be the winning outcome in case of any penalty kick which without any deflection either by the goalkeeper or by the woodwork ends up outside the goal frame:

The exception to the above scenarios would be in in case of penalty shoot-outs, should the ball hit the woodwork, bounce on the goalkeeper and end in goal, such penalty will be considered as having been scored while should said situation occur during any other part of the match which is not a penalty shoot-out, the penalty taker would be considered as having missed to score and "hitting the woodwork" will be considered as the winning outcome.

21. 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/altered 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. BetRivers.com Indiana Sportsbook 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, BetRivers.com Indiana Sportsbook will consider the VAR as having been used if it is understood from the referee's gestures (i.e. 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, BetRivers.com Indiana Sportsbook will settle the bets based on the information acquired from feed providers and generally reputable online sources on the basis of equity.

22. For settlement purposes, markets referring to the team to be shown the next Card (booking) and/or "Total Cards" will always consider a Red Card as two instances of a card being shown and will be settled accordingly. The following examples are being listed as a guideline:

    • First card shown in a match is a straight Red Card. The team to which the card is awarded will be settled as the winning selection for the offers: Cards #1 and #2;
    • First card shown in a match is a Yellow Card followed by a straight Red Card to the same player without a second yellow card being shown. The team to which the cards are awarded will be settled as the winning selection for the offers: Cards #1, #2 and #3;
    • First card shown in a match is a Yellow Card followed by a second Yellow Card with the subsequent Red Card to the same player. The team to which the cards are awarded will be settled as the winning selection for the offers: Cards #1, #2 and #3.

23. Markets referring to which specific player will be the next to be booked/receive a card are to be understood and settled as per the order of the instance in which each single player gets booked/sent off by the referee. The card color shown by the referee will not be given any consideration in the settlement of this offer and the decisive criteria will always be the order in which the single player is considered to have gone into the referee's book. For settlement purposes it is possible for a single player to be listed twice as the "Next Carded player" as much as both bookings occur during different interruptions of play. Should 2 or more players be booked during the same interruption of play, bets on this offer will be settled as void.

24. Any reference to "Free Kicks" both when presented as a single outcome, as well as an occurrence will also take into consideration instances awarded for offsides and any other violation except those sanctioned with a penalty.

25. 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.

## 6. 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.
3. 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.
4. If for any reason, the number of rounds in a fight is changed, offers which make specific reference to rounds, such as "Round betting", "Group of Rounds", "Over/Under", "Method of Victory" 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, or a boxer is disqualified, bets will be settled on the round in which the fight was stopped. Bets which nominate 'to win on points' will only be deemed winners if the full number of rounds is completed.
6. For a match to be declared as having been decided by "points", (e.g. the different definition of "decision"), all scheduled rounds must be completed. All other decisions (e.g. KO, TKO, withdrawal, submission, disqualification, failure to answer the bell, clash of heads, low blow, etc.) will be settled as if the boxer has won the fight without the need of a decision, aka "before the bell".

7. 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.

8. 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.

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. 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 and no personal interpretation will be acknowledged.

## 7. Mixed Martial Arts (MMA)

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 7, 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", "Method of Victory" and “To go the distance”, or other offers which would be effected 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. Any scenario where a points/judges' decision is awarded before the full number of scheduled rounds is completed (E.g., fight is interrupted earlier due to a clash of heads), will not be considered as having gone "the distance" and the fight will be considered as having ended at the time/round in which the fight was stopped and settled accordingly. Fights ending with a points/judges' decision before the full duration of all scheduled rounds has been completed and/or fights declared as "No contest" will have the "Method of Decision" offer settled as void unless an applicable outcome has been made available for betting.
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 association 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. Unless backed by un-contradictory evidence, BetRivers.com Indiana Sportsbook will not acknowledge any complaints which derive from a personal interpretation of such terms. 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, stakes will be refunded.
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.

## 8. Tennis and Racket Sports (Badminton, Rackleton, Squash & 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" (Moneyline) 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.

3. "Over/Under" and "Handicap"/Spread 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/Spread: 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. Unless explicitly stated, all bets on Davis Cup matches will be voided in case it is decided that the match is played in any other format than "Best of 5 Sets", (e.g. Best of 3 Sets).
9. Offers relative to the Davis Cup are offered with the explicit assumption that the particular match-up will form part of the so-called "rubbers" for the next available Singles session, which usually consists of two Singles matches per session. All bets will be cancelled on matches which are intended for the first or second rubber (usually Friday Singles matches) which had the listed participants changed, regardless of the fact that the same encounter could actually happen during other match-ups of the same tie/round.
10. Results acquired in a "Pro Set" will be valid only for the following offers: "Match", "Set Handicap/Spread", "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.
11. In cases where a "Match Tie-Break" is used by the organizing committee/federation as the deciding factor in determining the outcome of the match, said "Match Tie-Break" will only count as 1 "Game" as applicable. (Example: A match with the following scores: 6-4 (Set 1), 2-6 (Set 2) and 10-8 (Match tie-break) will be resulted in Participant/Team A winning 9 Games (6+2+1) while Participant/Team B will be considered as won 10 (4+6+0).
12. 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 organizing association 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.

## 9. 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 association, 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 association (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 organization.
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 voluntarily 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, etc., BetRivers.com Indiana Sportsbook reserves the right to apply Tattersalls Rule 4 on any non-starter. Dead Heat rules will apply except for cases where a play-off has determined a better finishing position.
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 refunded 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, bets will be divided in accordance with <*Section B.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 organizers 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 association 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 Stable ford 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:

    a. 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";

    b. 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

    c. 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.

    d. 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.

    e. 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 both 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.

## 10. 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, and 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 association will be settled accordingly, regardless of any changes which said associations might make due to the incompletion 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 association.
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 Association 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 association 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.5.15*>.
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 Grand Prix/race (including those during the warm-up lap) will not be considered for settlement purposes.

## 11. 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 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. All bet offers will be settled based on the first official result being presented. However, BetRivers.com Indiana 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.

## 12. 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. 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. All bets referring to player performance, as well as "Head to Head" and "Over/Under" bets involving one or more players' performances in a single match/event are considered valid given that the specified players play from the start of the match.
4. First Goalscorer in the match/1st Quarter - Stakes will be refunded on players who are not in the starting 21. 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.

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. 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 favor of any particular outcome without said odds having been adjusted to reflect the current state of the bet, will be declared void.

## 13. Beach Volleyball

1. All bets will remain valid as far as the game/offer is played within the tournament framework regardless of any changes in schedule, conditions, etc., 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 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.

## 14. 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 the same score) 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 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 1over 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 14(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 14(e).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 14(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 14(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 14(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 14(a).1>.

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 (including One-Day Internationals, Twenty20s & Domestic One-Day 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 the same score) bets on "Match Odds" will be void, with stakes being refunded.

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 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 14(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 14(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 14(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 14(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 14(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 14(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 14(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.

## 15. Curling

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

## 16. 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 organization 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. The exception to this is the case where a stage which has particular characteristics (E.g.: a Mountains stage) that are 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 cases 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.

## 17. Cyclo Cross

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

## 18. Handball

1. "Head to Head" and "Over/Under" bets involving the performance of one or more players in the game/match/event/tournament are considered valid given that all listed players take part in the game/match/event/tournament at some stage for bets to stand.

2. All bets referring to aggregated Tournament Totals will be settled based on official statistics by the governing association. 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. 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 favor of any particular outcome without said odds having been adjusted to reflect the current state of the bet, will be declared void.

## 19. 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. All bets related to player performance are considered valid given that the listed players play in the relevant event/match.

## 20. Olympic and Championship events

1. 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.
2. This 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.

## 21. 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.

## 22. 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. Should such provision be in place it would be listed in conjunction with the bet offer.
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, all other bets involving the performance of one or more players will require the listed participant(s) to play from the start of the match to be valid.
6. Settlement of player-related bets in match/event/tournament will be based on the result after potential over (extra) time, unless otherwise stated.
7. All bets stand, regardless of change of venue.

## 23. 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. Should such provision be in place it would be listed in conjunction with the bet offer.

3. Try Scorers (First/Last/Anytime/Team) – All bets include any potential extra (over) time. Any bets placed on players in game day 22 stand regardless of the player's participation (or lack thereof) in the match. Stakes on players not included in game day 23 will be refunded.
4. Unless otherwise specified, all other bets involving the performance of one or more players will require the listed participant(s) to play from the start of the match to be valid.
5. Settlement of player-related bets in match/event/tournament will be based on the result after potential over (extra) time, unless otherwise stated.
6. All bets stand, regardless of change of venue.

## 24. Speedway

1. All offers will be settled based on the official result declared by the governing association 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.

## 25. 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.

## 26. 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 association 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, BetRivers.com Indiana Sportsbook will take into account and 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.

## 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. Settlement of player-related bets in match/event/tournament will be based on the result after potential over (extra time, unless otherwise stated.
3. "Head to Head" and "Over/Under" bets involving the performance of one or more players in the match/event/tournament are considered valid given that all listed players take part in the match/event/tournament at some stage.
4. "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.
5. 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.
6. 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.

## 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 association 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. BetRivers.com Indiana 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.

## 29. 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., 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 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 pending 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.

## 30. 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., 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 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.
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.

## 31. Standard Sport Specific Limits

1. As mentioned in *<Section A.4.1>*, BetRivers.com Indiana Sportsbook reserves the right to limit the net payout (the payout after the wager amount has been deducted) on any bet or combination of bets, by one patron or any group of patrons acting together. For clarity, individual bets will be limited as per BetRivers.com Indiana Sportsbook's risk management policies and will vary from the limits stated below. Bet slips will not reflect the max payouts described above. A player holding a ticket that states a payout greater than these limits is entitled to the payout.
2. Unless explicitly agreed upon, winnings in excess of the limits listed below will be disregarded.
3. Limits vary depending on the sport, the type of competition and the type of bet offer. Should a bet contain a combination of offers from different sports/categories/matches and/or offer types, the payout will be limited to the lowest level included in the combination, as specified below.

**1. Football & Baseball**

a. The limit $50,000 will apply for all competition/match-related offers that belong to any of the following categories:
i. NFL & MLB.

b. The limit $25,000 will apply for all competition/match-related offers that belong to any other Football or Baseball (i.e. NCAA, CFL etc.).

**2. Basketball**

a. The limit $50,000 will apply for all competition/match-related offers that belong to any of the following categories:
i. NBA, Euroleague, Olympic, World and Continental Tournaments for Men governed by FIBA.

b. The limit $50,000 will apply for all competition/match-related offers that belong to any other Basketball offer (i.e. NCAA etc.).

**3. Ice Hockey**

a. The limit $50,000 will apply for all competition/match-related offers that belong to any of the following categories:

i. NHL, Olympic, World and Continental Tournaments for Men governed by IIHF.

ii. Any domestic league on the top-level for Men in any of the following countries: Finland & Sweden.

b. The limit $50,000 will apply for all match-related offers that belong to any other Ice Hockey (i.e. NCAA etc.).

**4. Soccer:**

a. The limit $50,000 will apply for all competition/match-related offers that belong to any of the following categories:

i. Olympic, World and Continental Tournaments for Men governed by FIFA or UEFA, including qualification phases.

ii. International Club Tournaments for Men governed by FIFA or UEFA, including qualification phases;

iii. Any domestic league on the top-level for Men in any of the following countries: Denmark, England, France, Germany, Italy, Netherlands, Norway, Scotland, Sweden & Spain;

iv. Any main domestic cup for Men in any of the following countries: Denmark, England, France, Germany, Italy, Netherlands, Norway, Scotland, Sweden & Spain. The limit $40,000 will apply for all competition/match-related offers that belong to any of the following categories:

v. All other International Tournaments;

vi. All other International Club Tournaments;

vii. Domestic leagues on the top-level in any other country;

viii. Main domestic cups in any other country;

ix. Any domestic league on the 2nd level for men in the following countries: Denmark, England, France, Germany, Italy, Netherlands, Norway, Sweden & Spain;

x. Any International Friendly that is regulated by FIFA.

The limit $25,000 will apply for all competition/match-related offers that belong to any other Football, excluding Beach Soccer & Futsal.

b. The limit $10,000 will apply to all bets related to players (including Yellow/Red Cards),

corners, shots on goal and other offers that are not decisive in deciding the outcome of a competition/match.

**5. Tennis**

a. The limit $150,000 will apply for all competition/match-related offers that belong to any of the following categories:

i. Grand Slam Tournaments from 3rd round onwards.

b. The limit $75,000 will apply for all competition/match-related offers that belong to any of the following categories:(ii) ATP & WTA Tournaments from quarter-finals onwards.

c. The limit $40,000 will apply for all other competition/match-related offers.

**6. Golf**

a. The limit $50,000 will apply for all competition/match-related offers that belong to any of the following categories:

i. Majors, WGC, PGA, European & LPGA Tour events; Ryder & Solheim Cup.

b. The limit $25,000 will apply for all competition/match-related offers that belong to any other Golf.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

**7. Motor Sports**

a. The limit $50,000 will apply for all competition/match-related offers that belong to any of the following categories:

i. Formula 1, MotoGP, Moto 2 & Moto 3.

b. The limit $25,000 will apply for all competition/match-related offers that belong to any other Motor Sports.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

**8. Handball**

a. The limit $100,000 will apply for all match-related offers that belong to any of the following categories:

i. Olympic, World and Continental Tournaments for Men governed by IHF. b. The limit $25,000 will apply for all competition/match-related offers that belong to any other Handball.

c. All bets related to players, transfers, managers, disciplinary measures and other offers

that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

**9. Volleyball**

a. The limit $100,000 will apply for all competition/match-related offers that belong to any of the following categories:

i. Olympic, World and Continental Tournaments for Men governed by FIVB.

b. The limit $25,000 will apply for all competition/match-related offers that belong to any other Volleyball.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

**10. Australian Rules**

a. The limit $100,000 will apply for all competition/match-related offers that belong to any of the following categories:

i. AFL.

b. The limit $25,000 will apply for all competition/match-related offers that belong to any other Australian Rules.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

**11. Cricket**

a. The limit $100,000 will apply for all competition/match-related offers that belong to any of the following categories:

i. International matches & Domestic top leagues.

b. The limit $50,000 will apply for all competition/match-related offers that belong to any other Cricket.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

**12. Darts**

a. The limit $100,000 will apply for all competition/match-related offers that belong to any of the following categories:

i. Any event televised in the UK.

b. The limit $50,000 will apply for all competition/match-related offers that belong to any other Darts.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

**13. Rugby League**

a. The limit $100,000 will apply for all competition/match-related offers that belong to any of the following categories:

i. UK Domestic Top Leagues, NRL and International Tournaments for Men governed by RLIF.

b. The limit $50,000 will apply for all competition/match-related offers that belong to any other Rugby League. c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

**14. Rugby Union**

a. The limit $100,000 will apply for all competition/match-related offers that belong to any of the following categories:

i. UK, Australia, New Zealand domestic top Leagues, International Tournaments for Men governed by IRB. b. The limit $50,000 will apply for all competition/match-related offers that belong to any other Rugby Union. c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

**15. Snooker**

a. The limit $100,000 will apply for all competition/match-related offers that belong to any of the following categories:

i. Any event televised in the UK.

b. The limit $50,000 will apply for all competition/match-related offers that belong to any other Snooker.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

**16. Other Sports**

a. The limit $25,000 will apply to all competition/match-related offers in the following Sports: Boxing, MMA.

b. The limit $10,000 will apply to all competition/match-related offers in all other Sports.