OCEAN CASINO RESORT SPORTSBOOK HOUSE RULES

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MANAGEMENT

- The use of this Sportsbook is subject to the regulations imposed by the New Jersey Division of Gaming Enforcement (DGE). To the extent that any decision issued by New Jersey Division of Gaming Enforcement (DGE) conflicts, or is inconsistent, with these Sports Wagering Rules, the decision issued by the New Jersey Division of Gaming Enforcement (DGE) will supersede any relevant clause(s).
- 2. Ocean Casino Resort management reserves the right to add, delete, or change the House Rules and/or payoff odds subject to regulatory approval of the New Jersey Division of Gaming Enforcement (DGE).
- 3. Ocean Casino Resort management reserves the right to refuse any bet or delete or limit any selection(s) prior to the acceptance of bets.
- 4. Ocean Casino Resort management determines the minimum and maximum bets on all events.
- 5. Persons under the age of 21 are prohibited from placing bets or collecting winnings.
- 6. All bets will be deemed to have been accepted by the individual placing the bet only and not on behalf of any entity or anyone else.
- 7. All bets must be made in person. Ocean's Retail Sportsbook does not accept telephone or electronic bets.
- 8. Ocean Casino Resort reserves the right to adjust odds prior to bet acceptance. Customers have the opportunity to accept or decline odds changes prior to bet placement. Customers may choose to accept all odds changes automatically. Odds posted on bet sheets, odds boards, and BYOD are for informational purposes only and are subject to change.
- 9. Betting rules and conditions are subject to change; please refer to the wager title for details. If there is a conflict between a stipulation on a wager title and these House Rules, the stipulation on the wager title will prevail.
- 10. Bets will not be offered on any prohibited sports events, prohibited sports teams, or on individuals from a prohibited sports team. "Prohibited sports event" refers to any collegiate sport or athletic event that takes place in New Jersey, a sport or athletic event in which any New Jersey college team participates, or a sport or athletic event where a team/player participates in which the owner(s) of Ocean Casino Resort maintains an ownership interest.
 - a. "Prohibited sports event" does not include the other games of a collegiate sport or athletic tournament in which a New Jersey college team participates, nor does it include any games of a collegiate tournament that occurs outside New Jersey even though some of the individual games or events are held in New Jersey.
 - b. "Prohibited sports event" does not include All-Star games in which an individual from a prohibited sports team is a participant.
 - c. "Prohibited sports event" includes all high school sports events, electronic sports, and competitive video games. It does not include international sports events in which people aged 17 or under make up a minority of the participants.
 - d. "Prohibited sports team" includes the Detroit Tigers (MLB) and Detroit Red Wings (NHL). Any wagers on futures markets that include a prohibited sports team or an individual from a prohibited sports team will be settled as normal if the prohibited team/individual is declared the winner.
 - e. "Prohibited sports event" includes any mixed martial arts fights involving or governed by the Professional Fighters League (PFL).

- 11. Ocean Casino Resort management will keep a record of all point spreads, odds, final scores, and related betting proposition statistics to protect both the customer and Sports Book in case of an obvious computer, mechanical, technical, or human error.
- 12. A prohibited sports pool participant, including an owner, athlete, coach, referee, manager, handler, or athletic or horse trainer, or any other person identified in N.J.A.C. 13:69N-1.1, shall not be permitted to bet on any event governed by the league or sports governing body with which they are affiliated. Any other employee of a sports governing body or one of its member teams who is not a prohibited sports pool participant shall register with the DGE prior to placing a sports bet.
- 13. Ocean Casino Resort management will not accept a bet on behalf of any other person. Individuals must conduct transactions on their own behalf and not through an agent or proxy.
- 14. No individual who appears on any self-exclusion list maintained by the New Jersey Division of Gaming Enforcement or the New Jersey Racing Commission is permitted to wager.

BET ACCURACY

- Please check the bet confirmation for accuracy as all bets will process as written after the bet confirmation is presented. Once a bet is accepted by both parties, bets will not be altered or voided except at the discretion of Ocean Casino Resort management and with the approval of both parties.
- 2. Once a selection has been added to the bet confirmation, all subsequent odds and line changes are presented in the form of a message at the bottom of the bet slip on the point of sale or self-service terminal.
- 3. If the odds or line of a selection changes during bet placement, an option is generated to review changes and resubmit under the new odds/line or to accept the odds/line listed on the bet confirmation.
- 4. The time on the bet confirmation is Eastern Standard Time.

CALCULATION AND PAYMENT OF WINNING BETS

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.

MAIL-IN PAYMENT OF TICKET AND VOUCHER

Winning tickets/vouchers may be presented in person or mailed in for payment. When collecting tickets by registered mail, make a copy of the ticket and note your ticket number. Write "MAIL PAY" on both sides of the ticket. Enclose a self-addressed, stamped envelope and include the following information (please print clearly): name, address, phone number, and email. Please allow ten business days for processing.

ERRORS, LATE BETS, AND RELATED CONTINGENCIES

In case of obvious errors in the publication of shares/spreads/handicaps/totals, Ocean Casino Resort reserves the right to cancel bets containing incorrect values even after the start of the event. In the case of multiple bets (Parlay\Round Robin), the bet will be settled according to the remaining selections.

WHEN BETS WILL BE CANCELED BEFORE THE EVENT OUTCOME

Bets will be canceled and refunded when:

- In the case of non-sports bets, the event does not occur, unless the object of the bet is the failure to verify the event.
- It is not possible to check the placed bets due to technical problems.
- The bet was placed after the expiry of the applicable time limit (e.g., if it's a Pregame bet and the event has already started).

EFFECT OF SCHEDULE CHANGES

Schedule changes and their effects are explained in detail for each sport in the following chapters.

American Football

The outcome of a bet on American football is based on the result obtained at the end of the regular playing time plus any overtime. The reference websites to view the official results are:

- <u>www.nfl.com</u>
- <u>www.ncaa.com/sports/football/fbs</u>
- <u>www.cfl.ca</u>
- <u>www.arenafootball.com</u>
- <u>www.theufl.com</u>

Unless otherwise specified, games are official after 55 minutes of play. If an event is suspended prior to the completion of 55 minutes of play, bets will be refunded.

Games must be played within eight days of the originally scheduled date and take place within a 100-mile radius of the originally scheduled venue/site.

For bets on a quarter or a half, the quarter or half must be completed to be official for betting. For total score bets, overtime periods are counted in the final score. For halftime bets, overtime periods are included as part of the second half. Fourth quarter bets do not include overtime unless noted otherwise.

Australian Football

Match outcomes are based on the official declared result. Regular season Home and Away matches are settled at "Normal Time" with no extra time played. If there is a draw where no draw option is offered, Ocean Casino Resort will apply the Dead Heat Rule and bets will be paid at half of the ticket face value. For Finals matches or competitions that include extra time, markets will be settled on the completion of extra time, unless a draw option is offered in the market.

If the draw option is offered, the bet is decided on the result at the end of normal time (i.e., extra time - an extension of normal time is not included). For Margin bets, the draw option is always offered. In

quarter-by-quarter markets, the "Draw at the end of any Quarter" market is a single competitor. Tri-bets are settled as any team under if there is a draw and no extra time is played.

If a match is abandoned or postponed, bets will remain valid if the match is played within 24 hours of the original scheduled date. If the match is not played within the term, all single bets will be refunded and affected parlays will be recalculated excluding that event or leg.

For match winners and goal-kicking options, the outcome of a bet will be based on the statistics listed on the AFL website (<u>www.afl.com.au</u>). For 1st Goal Scorer (Game/1st Quarter only), bets will be refunded if the selected player is not in the starting 22. For bets on the first goal scorer of the match, the goal does not need to be scored in the 1st quarter. For quarter first goal scorer, bets will be refunded if there is no goal in that quarter.

Premiership/Minor Premiership/Make Grand Final: All-in Betting: Any team that has points deducted due to breaches of rules and regulations will be deemed a starter for resulting purposes. Any loss of Awards/Premierships after the completion of the Grand Final will be deemed null and void, and bets will remain valid.

Top 4/Top 8: Any team that has points deducted due to breaches of rules and regulations will be deemed a starter for resulting purposes (i.e., All-in). Any decision made by the AFL regarding penalties is final.

Least Wins (Wooden Spoon): Least Wins is paid on the team that has the least wins for the season. A draw is considered as half of a win. If more than one team has the same number of wins, the position will be determined by the worst % as per the official AFL Ladder. Points deducted for breaches of rules and regulations are excluded. All In. Win Only.

Miss 4/Miss 8: Any team that has points deducted due to breaches of rules and regulations will be deemed a starter. If at the time a breach is announced the loss of points means only one outcome can occur (i.e., Miss the 8 must occur), then all bets on that competitor are refunded. All decisions made by the AFL regarding penalties are final.

Auto Racing

The outcome of a bet on a Formula 1/NASCAR/Indy Car/MotoGP/WRC race is based on the first official published results. Any decisions made by the competent sports authorities (e.g., the FIA) to modify or amend the results of the competition will not be considered.

If a race is officially postponed or suspended, bets will remain valid if the race is resumed and completed within three days of the date published in the official program. If the competition is not disputed or completed within the term, bets will be declared refunded.

If a race is abandoned before 75% of the total distance is completed (rounded down to the number of completed laps), bets will be considered refunded, even if the competent authorities determine the race to be completed and assign points to the teams and drivers.

If one or more drivers retire before the start of the first free practice round and at least one of them has an odds of 5 or lower, Ocean Casino Resort reserves the right to declare bet types affected by this event refunded. If a driver is unable to take part in at least one lap of the qualification session, bets related to their performance will be declared refunded. If a driver, after completing the qualification session, is unable to take part in the race, bets related to their performance during the race will be declared refunded without affecting the validity of the bets related to the qualification session. Participation in the warm-up lap is valid as participation in the race. If drivers withdraw (e.g., due to a boycott/strike) during or before the start of the GP and it is carried out with the consent of 25% of drivers + 1, bets on the Class/No Class market type will be declared refunded. Bets concerning the drivers withdrawn will be considered refunded, all the others will remain valid.

If a driver is unable to take part in at least one lap in the free practice session, bets related to their performance in this session will be declared refunded.

If a decision taken by the match officials or the FIA after the free practice or the qualification sessions affects the outcome of the race, Ocean Casino Resort reserves the right to declare all the bets affected by this event refunded.

Baseball

The winner of a baseball game is determined by the result obtained at the end of the regular playing time, including any extra innings, unless otherwise specified for some bet types.

The game must be completed, and a winner declared within 36 hours of the scheduled start time, regardless of venue, for full game bets (e.g., money line, game totals, and run line bets) to be settled.

If a game is still considered suspended by the governing body 36 hours past the scheduled start time, bets on the full game will be refunded.

If an extra-inning game is suspended prior to its conclusion and is not completed within 36 hours, bets on the full game will be refunded.

Exception: Playoff bets are considered action for 30 days after the scheduled start time.

Examples

- The game is called complete by the governing body after eight complete innings, with the home team leading 9-0. Full game bets will be refunded.
- The visiting team is leading 7-4 in the middle of the 11th inning. The game is suspended until later in the season by the governing body. Full game bets will be refunded.
- The game is suspended in the 8th inning but resumes and completes within 36 hours of the originally scheduled starting time. All bets will be settled on the official final score after the game is completed.
- The game is rained out on the scheduled day but is played as a double header the next day. All bets will be action if the game completes within 36 hours of the originally scheduled starting time.
- Game is rained out and re-scheduled for later in the season. All bets will be refunded.

Unless otherwise noted, baseball bets (e.g., money line, totals, run lines, first five innings, and "by inning" props) included in Pregame and In Play markets are considered "action" or team versus team bets. Bets have action at the confirmed price regardless of the starting pitcher(s).

For full game bets (e.g., money line, game totals, and run line bets), a game will be considered official after:

- Eight and one-half innings if the home team is leading.
- Nine innings if the visiting team is leading or the game is tied.

For double headers, "Game 1" will be the first game played and "Game 2" will be the second game played. If only one game concludes within 36 hours of the start of "Game 1," the concluding game will be considered "Game 1" and bets on "Game 2" will be refunded. Bets on "Game 2" will only have action if both games of the double header are played by the originally scheduled teams within 36 hours of the start of "Game 1."

For example, a day/night double header is scheduled. The first game is rained out, and only the night game is played. Bets on Game 1 will apply to the game that gets played and bets on Game 2 will be refunded.

Basketball

The outcome of a bet on a basketball match is based on the result obtained at the end regular playing time, including any overtime that may have been disputed as a result of a tie at the end regular time.

If a basketball match is officially postponed or suspended, bets related to it will remain valid if the match is resumed and completed within 24 hours of the date published in the official program. If the match is not played or completed within the term, bets will be declared refunded.

Boxing/Mixed Martial Arts/UFC

The outcome of a bet on a boxing match or a martial arts event is based on the first official published results.

If a fight is officially postponed or suspended, bets will remain valid if the fight is resumed and completed within 24 hours of the date published in the official program. If the fight is not disputed or completed within the term, bets will be declared refunded.

If a fighter withdraws before the start of the match, bets will be declared refunded. If the withdrawal occurs after the start of the match, the opponent will be considered the winner.

Cricket

The outcome of a bet on a cricket event is based on the result obtained at the end of the match. The result of a match is considered a tie only after the team that strikes last has completed its innings. In competitions where the winner is determined by a bowl-out or a coin toss, bets will be reported based on the official result.

If a match is interrupted due to adverse weather conditions, the outcome of the bets will be determined by the official regulations of the competition.

If a match is interrupted due to external factors, bets will be considered refunded unless the winning team is determined according to the official competition rules. External factors do not include meteorological events.

If a match is officially postponed or suspended, bets will remain valid if the match is resumed and completed within 24 hours of the date published in the official program. If the match is not played or completed within the term, bets will be declared refunded.

If a match venue is changed, bets already placed will remain valid if the home team is still the one indicated in the program. If the home team and the away team of the scheduled match are reversed, placed bets based on the original program will be declared refunded.

If a team is different from those originally planned for the match, bets will be declared refunded.

Cycling

The outcome of a bet on a cycling race is based on the first official published results. If a race is reduced in duration or interrupted due to adverse weather conditions, bets will be paid according to official published results.

If a race is officially canceled, bets will be declared refunded.

If a stage race is suspended, bets will remain valid until it is completed or canceled. When a single race is postponed or suspended, bets will remain valid if it is resumed and completed within three days of the date published in the official program. If the race is not disputed or completed within the term, bets will be declared refunded. If a race is reduced or "neutralized" for a part of the track, bets will remain valid.

Darts

Games must be played on the originally scheduled date and at the originally scheduled site to be considered action.

If one player withdraws before the start of the match, bets connected to them will be declared refunded. If they withdraw after the start of the match, their opponent will be considered the winner.

Golf

The outcome of a bet on a golf tournament is based on the first official published results. If a tournament is reduced in duration or interrupted due to adverse weather conditions, bets will be paid according to the official published results if a minimum of 36 holes are completed. If 36 holes were not completed, bets will be declared refunded, regardless of the official results.

If a tournament is officially canceled, bets will be declared refunded. If a tournament is postponed or suspended, bets will remain valid until its conclusion or cancelation.

For betting purposes, only the ranking published on the tournament's official website will be considered.

Ice Hockey

The outcome of a bet on an ice hockey match is based on the result obtained at the end of the regular playing time. Unless otherwise specified, overtime and shootouts will not affect the outcome of the bet.

If an ice hockey match is officially postponed or suspended, bets will remain valid if the match is resumed and completed within 24 hours of the date published in the official program. If the match is not played or completed by the term, bets will be declared refunded.

Lacrosse

Matches are official after 60 minutes of play. If 60 minutes have not been completed, bets will be canceled, except those that have been unconditionally determined. If an official result is declared by the relevant governing body, bets will remain valid.

If a match is abandoned, all markets will be canceled unless the outcome of that market has been unequivocally decided.

Olympic Games

The outcome of a bet on an Olympic Game is based exclusively on the results of the official ranking published on the official competition website at the time of the award ceremony.

Participants assigned gold, silver, and bronze medals will be awarded 1st, 2nd, and 3rd places.

Disqualifications after the awards will not be considered.

If an event is suspended, bets will remain valid until the event is considered completed or canceled. If an event is canceled, bets will be paid only if the official order of arrival is published by the organizer.

Rugby

The outcome of a bet on a rugby match is based on the result obtained at the end of the regular playing time plus any extra time.

If a rugby match is officially postponed or suspended, bets will remain valid if the match is resumed and completed within three days of the date published in the official program. If the match is not played or completed within the term, bets will be declared refunded.

Soccer

The outcome of a bet is based on the result at the end of the regular playing time plus the injury time. Unless otherwise specified, extra time and subsequent penalty kicks do not affect the outcome of the bet.

In the case of friendly matches, Ocean Casino Resort will communicate on bet durations of less than 90 minutes. If this does not happen, all friendly matches that last at least 80 minutes are considered valid. If a friendly match lasts less than 80 minutes and is not reported, bets are declared refunded. If a friendly match was played in ways different from the canonical two halves (e.g., three halves of 30 minutes each) but still lasted the expected minutes, bets on the final result will be reported, while those on the 1st or 2nd half will be declared canceled. If the duration of a friendly match is different from the cases highlighted above (e.g., a friendly match is played in three 45-minute halves), the bets will be declared refund.

If a match is not played by midnight (CET) on the day following the date published in the official program, bets will be refunded.

If a match is played in neutral, the home team will be considered as first and the away team as second.

To determine the payment of bet types (e.g., the minute in which a goal is scored, the number of fouls made and suffered, or possession of the ball), the data reported by the following reference websites will be valid:

- Italy: <u>www.legaserieA.it</u>
- UEFA: <u>it.uefa.com</u>
- Spain: <u>www.rfef.es</u>
- Germany: <u>www.bundesliga.de</u>
- England: <u>www.premierleague.com</u>

• France: <u>www.ligue1.com</u>

Soccer Specials

Bet types in the "Football/Coach/Player Specials" category can be related to a single team, to a single day of a competition, to the final ranking of a tournament, or to a football world persona (footballer, coach, or other).

For the outcome of the bet, the header of the offered market set will be valid, both as an indication on the bet object and, if present, as the end date of the event.

The outcome of a special bet is based on the results published on the official websites of the tournament or the teams (e.g., a bet on the scorer of a Serie A match will be based on the scoresheet published by the website <u>www.lega-calcio.it</u>, while a bet on exemption of the Juventus coach will be based on the date/time of publication of the official club statement on its website). Additional reference websites will be specified in the single market type. The outcome of a bet related to the performance of a match is based on the result obtained at the end of the regular game time plus injury time. Unless otherwise specified, extra time and penalty shootouts will not affect the outcome of the bet.

Unless otherwise specified, a special bet related to several matches will be declared refunded if one match is declared canceled (according to Operator regulation). Unless otherwise specified, a bet on scorers of a match will be declared refunded if there is a suspension resulting in postponement past midnight on the scheduled day, even if some goals have already been scored.

Tennis

If a tennis match is officially postponed or suspended, bets will remain valid if the match is resumed and completed within three days of the official start date. If it is not played or completed within the term, bets will be declared refunded.

If a player is different from those originally planned for the match, bets will be declared refunded.

If a player withdraws before the start of the match, all bets will be declared refunded. For the Head-to-Head and H2H 1st Set markets, the opponent will be considered the winner if a player withdraws after the completion of the first set. For all other markets offered, bets will be declared refunded, except in cases where the outcomes of certain bet types are already acquired during the match as per specific regulation of the related markets.

If a player is disqualified, bets in the Head-to-Head market will be considered lost. If the results of certain bet types are already acquired during the match, bets will be paid as won or lost. In the markets where it is impossible to determine a winner, bets will be refunded as per specific regulation of the related markets.

If a player retires before the first match of a tournament, bets related to the performance of the player in the tournament, or a particular phase will be declared refunded. If a player retires after the start of the first match, bets will remain valid.

One set of a match must be completed for action. If one set is not completed, bets will be declared refunded.

Other Sports

Ocean Casino Resort reserves the right to offer, at any time, and without prior notice to customers, additional sports categories and bet types, immediately after regulatory approval. In this circumstance, the regulation will be consequently modified and integrated with the rules provided for the new sports categories and/or bet types.

NOTIFICATION OF ODDS OR PROPOSITION CHANGES

Pregame

If the odds change before the bet is confirmed, the system will display a notification of the change and ask the player how to proceed: accept the changes and place the bet or adjust the bet manually.

In-play

Since In-play betting odds changes are more frequent, the player can see changes in real time by using two colored arrows which identify an increase (green arrow) and decrease (red arrow) of the odds.

If the odds change before the bet is confirmed, a pop-up alert will be displayed. This notice is displayed ONLY if the "accept odds changes" switch is **disabled**. If it is **enabled**, the bet will be automatically placed with the updated odds.

WINNING PREGAME BETS

All winning Pregame bets will be made payable after the conclusion and official result of the event. Under normal circumstances this should occur within 45 minutes of the conclusion of the event. Extenuating circumstances may delay this process.

WINNING IN-PLAY BETS

All winning In-play bets will be made payable as soon as official results for that market are available. Under normal circumstances this should occur within ten minutes of the conclusion of the market. Extenuating circumstances may delay this process.

EXPIRATION OF WINNING TICKETS

All winning tickets are valid for 365 days after the date of the last event on the ticket.

CONTACTING OCEAN CASINO RESORT OR MSP

A Sports Wagering Manager will be always on duty during the posted hours of operation. The manager on duty will have a set of contacts for Ocean Casino Resort and the Managed Services Provider, Elys BMG Group, Inc., and will be able to provide information and guidance to resolve all issues.

You may also direct complaints, claims, or disputes to the attention of the management team at Ocean Casino Resort by mail or phone:

Ocean Casino Resort ATTN: Sportsbook Compliance Department 500 Boardwalk Atlantic City, NJ 08401 Phone: 609-783-8000

If we are unable to satisfactorily resolve your issue, you may contact the New Jersey Division of Gaming Enforcement at:

New Jersey Division of Gaming Enforcement 1300 Atlantic City, NJ 08401 Phone: 609-984-0909 Email: info@NJDGE.org

PROHIBITED SPORTSBOOK PARTICIPANTS

The following people are prohibited from betting in the facility:

- A director, officer, owner, or employee of Ocean Casino Resort or Management Services Provider, Elys BMG Group, Inc.
- An athlete, coach, referee, team owner, employee of a sports governing body or its member teams, and player and referee union personnel from betting on a sporting event overseen by their sport's governing body.
- An individual, group of individuals, or entity with access to non-public confidential information held by Ocean Casino Resort is prohibited from placing bets as an agent or proxy for others.

NOTE: Any employee of a sports governing body or one of its member teams who is not prohibited shall register with the DGE prior to placing a sports bet.

MINIMUM AND MAXIMUM BET AMOUNTS

The minimum bet is \$5.00.

The maximum bet will be set at the discretion of Ocean Casino Resort management. The maximum bet can be lowered depending on the sport or event. The choice to lower the maximum bet limit is decided by the Risk department on a case-by-case basis. Ocean Casino Resort has the right to limit the maximum potential pay-out per bet or per combination within a bet.

Accepted Bets

See the document WAGER TYPE RULES - Ocean Casino Resort FINAL 021522.

UNRECOVERABLE MALFUNCTIONS OF HARDWARE/SOFTWARE

Bets are considered canceled and therefore to be refunded if there is an unrecoverable hardware/software malfunction that makes the placed bets untraceable.

DATA FLOW INTERRUPTION DURING AN EVENT

The software can accommodate data flow interruptions during an event and will accept bets despite the interruption. If this process malfunctions, the rules followed are listed under "*The treatment of errors, late bets, and related contingencies.*"

FUNDING A BET

Players may place a bet with cash at the Self-Service Betting Terminal(s) or the Ticket Window.

CUSTOMER-INITIATED VOID OF BET

Customer-initiated Void of Pregame Bet:

- The approval to void a bet will be at Ocean Casino Resort management's discretion.
- Voids must be performed prior to the start of the event.
- Voids must be performed within 24 hours of when the bet was made.

Customer-Initiated Void of In-play Bet:

• Voids will not be allowed on In-play bets.