

ST. CROIX CASINO SPORTSBOOK

HOUSE RULES

Updated July 28, 2026

St. Croix Casino Sportsbook House Rules

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St. Croix Casino Sportsbook House Rules

I. In General:

1. Patron must be 21 years of age or older to place a sports wager.
2. Patrons should familiarize themselves with these St Croix Casino Sportsbook House Rules before placing a bet. By placing a bet, the patron acknowledges reading and understanding the 'House Rules'.
3. Management will make every effort to ensure the odds displayed on their screen are accurate.
 - A. Computer generated point spreads / odds shall determine winners, losers, ties, and payout odds.
 - B. For the protection of all concerned, management will retain a record of all point spreads and odds in case of technical or human error.
 - C. All statistical and other data displayed on the sports book screens, wall boards, scratch sheets, etc. are for the convenience of our patrons only. Maximum care is taken to ensure the accuracy of such information.
 - D. Odds or line changes will be noticed to customers via automatic updates conducted in the risk management system and will be reflected on the odds boards.
4. St Croix Casino reserves the right to void or amend a wager that is a result of an obvious error with a misstated line or misstated odds of a wager or where the terms offered on a wager are materially different from those available to the general market at the time the wager is placed. This applies to individual wagers or wagers that are part of a multievent, such as a parlay.
5. St Croix Casino reserves the right to add, change or delete the Race & Sports Book payout ratio limits.
6. St Croix Casino is not responsible for lost, stolen, altered or unreadable tickets. Lost or stolen ticket claims will be paid upon presentation of supporting information or documentation. In the absence of such documentation The Casino reserves the right to wait at least 120 days after the conclusion of the event and/or racing meet to make its decision regarding payment.
7. Management will make every reasonable effort to resolve any guest disputes. Any unresolved dispute arising as a result of wagers accepted by St Croix Casino shall be submitted to the St Croix Gaming Commission for formal resolution at the address below:

St Croix Gaming Commission
Office Phone: (800)846-8946
Office Fax: (715) 986-4317

Location:
777 Highway 8/63
Turtle Lake, WI 54889

8. The decisions rendered by the St Croix Gaming Commission shall be final.

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9. St Croix Casino reserves the right to prohibit the below sports book participants:
 - a. Any patron on the exclusion list
 - b. Self-excluded patrons
 - c. Banned patrons
10. St Croix Casino reserves the right to add, change or delete the Race & Sportsbook House Wagering Rules, subject to regulatory approval.
11. St Croix Casino does not guarantee a field selection on any Future/Proposition wager.

2. Acceptance and Redemption of Wagers

- A. St Croix Casino Sportsbook reserves the right to refuse any wager, delete, or limit selections prior to the acceptance of any wagers.
 - B. St Croix Casino Sportsbook reserves the right to suspend odds during an event due to failed transmission or other technical related issues or if fraud is suspected and subsequently void any wagers placed of the affected events & markets.
 - C. Please check your tickets for accuracy before leaving the betting window/kiosk. Leaving the window/ kiosk with the ticket is deemed an acceptance of the wager by both parties. Wagers may be accepted at odds/terms other than the currently posted odds/terms with management approval.
 1. Tickets will not be altered prior to the start of an event except at the discretion of management and with the approvals of both parties.
 2. Once both parties accept a wager, tickets will not be altered after an event officially begins.
 3. Funding a Wager. Wagers at St Croix Casino can only be funded in cash or with funds from a winning ticket or voucher.
 4. Identification Requirements. Patrons must provide identification when creating a Wagering Account and for each wager/payout or aggregate wagers/payouts placed for \$2,500 or more. In addition, identification is required when funding and/or redeeming from the Wagering Account.
 5. Redeeming a winning bet. All winning bets must be redeemed at the Sportsbook POS terminal or the Cage Cashier's window during normal hours of operation within sixty (60) days of the event date. Winning tickets not redeemed within the redemption period shall expire.
3. The St Croix Casino will not accept any wagers placed for less than \$1.00 and will not accept any wagers on parlays and teasers where the odds are greater than 299:1, provided that the minimum and maximum wagers may be increased and/or decreased based on the prior written approval of the Sportsbook Management, which shall be posted in the St Croix Casino Sportsbook. In addition, Sportsbook Management reserves the right to set the maximum wager of \$2000 may be placed on kiosks, bar tops, or tablets, without placing any such limitations on other forms of wagering. The maximum

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payout on any sports wager at St. Croix Casino, regardless of the odds, shall be US \$25,000.

4. The St Croix Casino will not accept any wagers, of any type, on any Wisconsin collegiate or any High School events or markets. In addition, the St. Croix Casino will not accept any wagers related to any player/participant injuries in any event or market. 5.

The St Croix Casino does not accept wagers from patrons who place wagers for the benefit of compensation. (i.e. messenger betting)

6. Past-Posting betting and other voids. While the St. Croix Casino 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, St Croix Casino reserves the right to void all bets accepted within the said circumstances in accordance with these house rules and return the guests original wager. Similar situations include but are not limited to:

A. Pre-game betting

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

B. Live betting

- i. Betting affected at incorrect price due to delayed or failing “live” coverage;
- ii. Betting affected on particular offers after these have occurred, or else after an event which could normally be deemed as leading to the outcome has happened or is happening(e.g. bets placed on offers such as Total Goals Scored or Next Goal while a penalty is being taken, or has been awarded);
- iii. Betting affected on odds which represented a different score than the actual score.

3. Wager Information

a. Funding A Wager

- Wagers at St Croix Casino may only be funded in cash or with funds from a winning ticket or voucher. Wagers may be placed at the Sportsbook Kiosks after cash or a winning ticket or voucher has been inserted.

b. Redeeming a winning bet • All winning bets can be redeemed at the Sportsbook Counter/Cashier’s Cage during normal hours of operation.

- Mail in option is located on the back of the wagering ticket.

c. Maximum Wager Limit

- The maximum wager accepted at the sports betting kiosk is \$2000 per wager

d. Cancellation & Voiding Wagers

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

4. Voids/Cancellations

a. St Croix Casino reserves the right, at its own discretion, to declare a bet void, totally or partially, if it is obvious that any of the following circumstances have occurred:

- Bets have been offered, placed and/or accepted due to an obvious error.
- Bets placed while the website was encountering technical problems. Ones that would otherwise not have been accepted.
- Influence Betting.
- Syndicate Betting.
- A result has been affected by illegal activity- directly or indirectly.
- Any erroneous pre-game wagers accepted after the scheduled start time.
- Any erroneous live-game wagers accepted at an incorrect price due to delayed or failing of the ‘Live’ coverage.
- Any wager placed by an excluded patron.

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Action/Official Results

- a. An abandonment is where a match is halted before the completion of the allocated match time and not played out to conclusion on the same day. Markets which have been determined at the time of abandonment (i.e., the outcome has already been decided) such as 'First Team to Score', 'First goal scorer', etc. will stand. The market must be fully determined for bets to stand.
- b. Basketball, Boxing, Hockey, Mixed Martial Arts and Baseball must be played on the date scheduled for "action." If a game is postponed and/or rescheduled to a later date, said game will automatically constitute "no action", unless otherwise specified. Game start or conclusion times delayed or extended beyond midnight are not recognized as date changes for wagering purposes.
- c. Football, if a game is postponed and/or rescheduled to a later date, said game will automatically constitute "no action/void", unless played in the same weekly schedule (Thursday – Wednesday local stadium time).
- d. For Soccer unless otherwise specified, if a match is suspended/postponed and is continued within 48 hours of the previous scheduled start time, then all bets will be considered "action" and settled with the final result. If the match is not started within 48 hours, then all undecided bets are considered "no action/void." unless stipulated otherwise on guest wagering information sheets or odds display.
- e. Except for boxing, mixed martial arts (all leagues), and tennis – Management is not responsible for location changes. If a game or event is moved from original location, all wagers are "No Action" unless otherwise stipulated.
- f. For wagering purposes, unless otherwise stipulated, matches are official after: All – considered action once the opening bell/buzzer sounds, regardless of the scheduled length of the bout. All fighting "pick the round" proposition wagers are "No Action" (Refunded) if the scheduled length of the bout is changed from the distance displayed by the sports book, be it on guest wagering information sheets or odds boards.
- g. IGT uses the official governing body to score all events (NFL.com, NBA.com, MLB.com, etc.) All results are redeem final once the official agency (official sports body, commission, sanctioning organization, etc.) has posted the result. Subsequent inquires and changes to official result will not affect the settlement after one hour or more of the conclusion of the event.
- h. For betting purposes, the winner of an event or game will be determined on the date and approximate time of the events conclusion according to house wagering rules. St. Croix Casino does not recognize suspended games, result changes one hour or more after the events conclusion, protests, or overturned decisions, etc.
- i. Minimum play requirements for betting purposes (unless stipulated otherwise on guest wagering information sheets or odds display, games are official after):

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- Baseball (major league, minor league, college, amateur) – In all nine-inning scheduled games, winners and losers are official after nine innings of play, unless the home team is leading after eight and one-half innings. Postponed or suspended games must go a minimum of five innings or four and one-half innings if the home team is ahead. If a game goes past five innings and is subsequently postponed or suspended, the winner is determined by the score after the last full inning of play; except in a case in which the home team scores to tie or take the lead in the bottom half of the inning in which the game is postponed or suspended, the runs do count.
 - Basketball (NBA) – 43 minutes of play
 - Basketball (International/Olympic) – 35 minutes of play
 - Basketball (College) – 35 minutes of play
 - Basketball (WNBA) – 35 minutes of play
 - Fighting, Mixed Martial Arts (Professional) – When bell (buzzer etc.) is sounded signifying the start of the opening round the bout is considered official for betting purposes, regardless of the scheduled length.
 - Football (Professional/College) - 55 minutes of play
 - Hockey (Professional/College) – 55 minutes of play
 - Soccer (Professional) - 90 minutes of play
 - All halftimes (1st half and 2nd half), quarter, period, set, etc. wagering propositions must be played to the conclusion of that portion of play to be considered “Action”, and are independent of the game and other propositions. Soccer 1st half or 2nd half wagers must go at least 45 minutes to be considered “Action”.
- j. For all sports except Baseball, for proposition bets the player must **play** for “Action” or all bets for that player will be considered “no action/void.” For Baseball, the player must **start** for “Action” or all bets for that player will be considered “no action/void.”
- k. Futures wagers will be graded within one calendar year of the official league start date, in the circumstances of delayed future wagers including but not limited to division/conference/finals etc, the date change will be considered action if completed within one calendar year of the official league start date.
- l. Both sides must start in any two-way matchup propositions
- m. Any straight wager deemed “no action” will be refunded. If a parlay has a leg that is deemed “no action”, the parlay will reduce by one selection (i.e., 4-team parlay becomes a 3-team parlay, 2- team parlay becomes a straight wager). If a teaser has a leg that is deemed “no action”, the teaser will reduce by one selection (i.e., 4 team teaser becomes a 3-team teaser, 2- team teaser becomes a **refund**).
- n. For season long player statistical leader and award futures players must play in at least one regular season game for “action”.

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- o. “Error” is a mistake, misprint, misinterpretation, mishearing, misreading, mistranslation, spelling mistake, misprint, technical hazard, registration error, transaction error, manifest error, an act of God , 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 odds containing incorrect participants;
 - Bets placed on odds that are material 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 change of the event occurring at the time the bet was placed.
- p. In the event of a tie or a “dead heat” the bet amount is divided by the number of players that are tied for that placing while the original odds stand. An example of this would be a \$100 wager placed on Golfer A at +200 to finish in the Top 5. If Golfer A ties with 4 other Golfers for 5th place the wager will be calculated by dividing the \$100 stake 5 times per Rules. Calculation: $\$100 \div 5 = \20 $\$20 \times +200 = \40

6. Auto Racing

- a. All future book wagers on Auto Racing are “Action” once Driver begins event unless stipulated otherwise on guest wagering information sheets or odds display.
- b. All participants in event match-up or Driver propositions must start the event, or that proposition is “No Action” and wager will be refunded.
- c. The winner of driver matchups and race propositions will be based on the official finish order.
- d. All auto race wagers are on drivers only; not on a team or car, unless stipulated otherwise on guest wagering information sheets or odds display.
- e. Auto race results will be considered official for wagering purposes upon conclusion of post-race inspection. At that time auto series recognized results and statistics will be used to determine all winners and losers. Subsequent changes will not be recognized.
- f. The field includes any driver who is not listed.
- g. If a specific event is suspended/postponed, then bets will be considered “action” provided that the event is completed within 72 Hours.

7. Baseball

- a. Baseball wagers are accepted in the following manner:

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

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- n. For pro baseball regular season wins wagers, please check customer sheets for the minimum required games to be played for “action”.
- o. In the event that the All Star Game does not go into extra innings but is decided by a Home Run Derby the Winner of the Derby will have one (1) run added to its score and this run will count towards the game total. Example of the Home Run Derby scenario: If the score is 3-3 after nine (9) innings the team winning the Home Run Derby will win the game 4-3.

8. Basketball

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

9. Boxing/MMA

- a. In “Fighting”, a full round is defined as one in which the bell (buzzer, etc.) has sounded signifying the conclusion of such round. If a fighter is counted out or the bout officially stopped prior to the bell, that round is not considered a full round for wagering

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purposes. If a half round (one minute and thirty seconds of a three minute round, 2 minute 30 seconds of a five minute round) or other specified time is listed, the official time of the bouts conclusion, as determined by ring officials, will determine proposition winners and losers.

- y. If a boxing or mixed martial arts fight ends at exactly 1:30 of a 3:00 minute round or 2:30 of a 5:00 minute round, whereas the fight lands exactly on the listed total, over/under wagers will be refunded.
- z. On fighting and mixed martial arts “K.O.” proposition wagers, “K.O.” includes knockout, technical knockout, disqualification, or any other stoppage.
- aa. For pick the knockout round wagers, if a fighter doesn’t answer the bell for the next round, the previous round will be declared the winner. Knockout includes a technical knockout and disqualifications.
- cc. On fighting and mixed martial arts “Decision” proposition wagers, “Decision” means the fight must go to the judge’s scorecards to determine a winner, including a technical decision.
- dd. On fighting and mixed martial arts “Draw” proposition wagers; “Draw” means fight must go to the judges’ scorecards and be declared a draw; including a technical draw. In the event of a draw, wagers on who will win are “no action”
- ee. All straight win wagers will have "action" regardless of any changes in weight class, scheduled length of the bout, or championship sanction unless otherwise stipulated. All round, knock-out (“K.O.”) or decision proposition wagers are "no action" if the scheduled length of the bout is changed.
- ff. All wagers will be settled according to the official result of the relevant governing body immediately as declared by the ring announcer at the end of the fight.
- gg. 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.
- hh. In the event of a fight being declared a “no-contest”, all wagers (including totals) on that fight will be considered “no-action”, regardless of when the fight is stopped.

10. Football

- ii. Games must be played at the venue specified for “action.”
- jj. In case of abandoned or postponed matches all undecided markets are considered void unless the match continues within the same weekly schedule (Please note, that the weekly schedule does not mean a timeline of a “week”). For example, for NFL the weekly schedule would be the timeline of Thursday through Wednesday local stadium time.
- kk. Wagers for all full-game markets stand providing at least 55 minutes of play have taken place and an official result is declared, unless otherwise specified.
- ll. Overtime counts unless otherwise specified. Overtime will count in halftime wagers, unless otherwise specified. Overtime will not count in

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any bets involving specific quarters. ll. Wagers for all partial-game markets are action upon the completion of the specified period. For example, a 1st half wager is action if a game is postponed in the 2nd half; whereas a 4th quarter wager is void if the game is postponed in the 4th quarter.

- mm. Ties will be posted as a “refund”.
- nn. For 2nd Half Football Bets - For any bets in these markets, unless otherwise stated, Overtime will be counted when determining how the bets are settled.
- oo. Futures/Season Bets - NFL regular season win totals, and matchups are based on teams completing all 17 regular season games, and for CFL all 18 regular season games, College Football teams must play all scheduled regular season games for action. pp. When wagering on football regular season win totals (college and professional), teams must play the exact number of games on their schedule for “action”. If there is a change in opponent, if the team plays the originally scheduled number of games, those bets are still declared as “action”. For college football regular season wins, conference championship and bowl games do not count towards the win total. qq. For pro football championship game proposition wagers, please consult the customer sheets for all rules that govern specific bets.

11. Golf

- a. All bets referring to Tournament Performance (Winner, Place, Group Betting, Top Nationality, Individual Final Position, etc.) will be deemed valid as long as 36 holes have been completed by the eligible players, and an official result has been declared by the tournament organization.
- b. If a golfer withdraws before the start of a tournament all futures bets will be action unless otherwise specified.
- c. Most holes played wins golf matchups. If holes are equal, then low score wins.
- d. If both golfers listed in a “head-to-head” match-up are involved in a 3way (or more) playoff, either golfer involved must win the playoff to win that matchup, or proposition is “No Action” and wager will be refunded.
- e. In “Head to Heads” based on the best finishing position in the tournament,
in case one player misses the cut then the other player will be settled as the winner. If both participants fail to make the “Cut” the player with the lowest score at the “Cut” will be resulted as the winner.

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

12. Hockey

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

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- g. Hockey player proposition wagers do include overtime, but not shootouts unless otherwise specified.
- h. For pro hockey regular season points wagers, please check customer sheets for the minimum required games to be played for “action”.

13. Soccer a. For all goal line, money line, and total wagers, the score at the end of 90 minutes, plus injury time minutes, will be used to determine winning and losing tickets; extra time and penalty kick shootouts do not count, unless otherwise specified. For all first half goal line, money line and total wagers, the score at the end of 45 minutes, plus injury minutes, will be used to determine winning and losing wagers. .

- b. A wager on a team “To Advance” will include the result of extra time and penalty kick shootouts to determine the winner of the match.
- c. Wagers will be decided based on the score at the referee’s final whistle at the match’s natural conclusion, whether the match is decided in regular time, extra time or in a penalty shootout.
- d. For 3-way wagering propositions: sides must win, lose or draw (each is a separate wagering interest).

If the wagering offer on a match includes the draw as a third option and the match ends in a draw, wagers on the draw will be paid, while wagers on both teams will be considered losing propositions.

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

- e. ”1st Goal scorer & correct score”-Any player who doesn’t score will be settled as “other”, as well as if any team scores more than 4 goals. “Anytime Goal scorer & correct score”, - Any player who doesn’t score will be settled as ‘other’, as well as if any team scores more than 4 goals.
- f.. Yellow & Red Cards for non-players (already substituted players, managers, player on bench) are not considered as well as cards shown after the final whistle.
- g. Official league data will be used to determine all statistical wagering propositions, player proposition wagers and future book wagers. This may take up to one hour after the conclusion of the match to be settled.

14. Tennis

- a. If there is a walkover, retirement, disqualification, or abandonment at any time after the start of the match, the player progressing to the next round will be deemed the

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winner. If a match is abandoned before the match has begun, all bets are “no action”.

- b. A tennis match is deemed to have started with the first serve of the match.
- c. All future book wagers on Tennis are “Action” once event begins (*the event is deemed to have begun at the first serve of the first match) unless stipulated otherwise on kiosks or sports book sheets.
- d. If a match is suspended/postponed after the match has started, all full game wagers are “action” if completed within 48 Hours.
- e. For partial-match wagering (e.g., game and set betting), wagers are considered action upon the completion of the specified period; for example, 1st set wagers are action upon the completion of the 1st set.
- f. All tennis matches are “action” regardless of a venue change, surface change, court type, or change of scheduling as long as they are fully completed.

15. Olympics

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

16. In-Play House Rules

- a. If games do not finish in their entirety, Handicap and Total “In-play” wagers will be refunded.
- b. Once an in-play wager is submitted, it will be considered “action” and will not be voided.
- c. For partial-game wagering, wagers are considered “action” upon the completion of the specified proposition.
- d. Football
 - ♦ Overtime periods count towards the point line, total, and money line for full game wagers, unless otherwise specified. ♦ Ties will be refunded. .
- e. Basketball

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- Overtime periods count towards the point line, total, and money line for full game and second half wagers, unless otherwise specified.
- Ties will be refunded.
- f. Baseball
 - The event needs to go at least 8 ½ innings for the spread and totals markets to be “action”.
- g. Hockey
 - For In-play period wagers, the period must be played to its conclusion to have “action”.
- h. Soccer
 - Wagers for all full-game propositions are valid providing at least 90 minutes of play plus added injury time by the officials has occurred, unless otherwise specified. Extra time or penalty kicks are not included.
 - i. Tennis
 - If a player retires or is disqualified from a match before its completion; all wagers placed will be refunded.
 - Any other instances due to system or technical issues will be addressed individually.
 - Patrons shall verify that all information on their ticket is accurate before leaving the Sportsbook Counter/Kiosk. Unless agreed upon by both parties, and at the discretion of St. Croix Casino, no ticket will be altered or voided prior to the start of the event.
 - All future wagers are “action” if winner is officially declared, unless otherwise posted or noted on printed media.
 - The field includes any participant who is not listed.

17. Calculating Parlay Payout (This does NOT apply to SGP payouts) (Please see SGP Rules)

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

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

PARLAY ODDS (-110)

2 TEAMS 2.64 - 1

3 TEAMS 5.95 - 1

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4 TEAMS 12.28 - 1
5 TEAMS 24.35 - 1
6 TEAMS 47.41 - 1
7 TEAMS 91.42 - 1
8 TEAMS 175.44 - 1

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

Example: $1 + (100/110) = 1.91$

Odds equivalent to one dollar

American odds	Decimal odds
-105	1.952
-110	1.909
-120	1.833
-130	1.769
-140	1.714
-150	1.667

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

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

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

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Calculating Teaser Payout

Football Teaser

Teams	6	6.5	7
2	-135	-142	-155
3	140	130	120
4	240	200	180
5	380	330	280
6	500	450	400
7	800	700	600
8	1000	900	800

Basketball Teaser

Teams	5	5.5	6
2	-120	-125	-140
3	140	135	120
4	200	190	180
5	350	300	280
6	500	450	400
7	700	650	600
8	1000	900	800

18. Same Game Parlays (SGP)

- A Same Game Parlay (SGP) is a special type of Parlay that links two or more non main market selections (legs) from a single game.
- If any leg of the Same Game Parlay wager is made void or settles as a push, then the whole wager is a void or a push.
- If any leg of a Same Game Parlay wager relates to an existing market on site, rules for that market will apply.
- Maximum payout odds of two hundred ninety-nine to one (299-1) apply and supersede the true odds of a Same Game Parlay.

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e. The total maximum number of selections in a Same Game Parlay is 8. The maximum number of selections in a Same Game Parlay are subject to change at St. Croix Casinos.

19. Same Game Parlay Plus (SGP+)

a. A Same Game Parlay Plus (SGP+) is a parlay that combines multiple Same Game Parlays (SGPs) or combines and SGP with a Parlay (Traditional Parlay) or combines an SGP with a straight wager selection.

b. Regular Same Game Parlay rules apply to the legs of a Same Game Parlay Plus. See Same Game Parlay (SGP) Rules.

c. Parlay rules apply to the Parlay (Traditional Parlay) legs of a Same Game Parlay Plus.

See Parlay (Traditional Parlay) and Teaser Rules.

d. If a Same Game Parlay leg of a Same Game Parlay Plus is void, then all the legs in that SGP will be voided. The remaining selections in the SGP+ wager will remain active and will be calculated at either the listed Same Game Parlay odds of the other selections or true odds where relevant.

e. Maximum payout odds of two hundred ninety-nine to one (299-1) apply and supersede the true odds of a Same Game Parlay Plus.

f. The total maximum number of selections in a Same Game Parlay Plus is 8. The maximum number of selections in a Same Game Parlay Plus are subject to change at St. Croix Casinos Discretion.

20. Lost Ticket Policy

- ♦ St Croix Casino is not responsible for lost or stolen ticket. If the rightful owner of a lost ticket can be confirmed by St Croix Casino a payment may be processed with approval by Sportsbook Management.

21. Parlays & Teasers Parlays

- a. All parlay bets placed are subject to the sportsbook house rules that apply to each individual sport that relates to any leg of any parlay bet.
- b. Off-the-board maximum parlay payoff limit is cap at 299/1

Teasers

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

22. Prohibited Participants

- a. Persons under 21 years old.

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

23. Patron Questions and Complaints

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

24. Acceptance of Disclosed Terms and Liabilities

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

25. Types of Betting

Straight Betting: a simple wager on one selection to win.

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Spread Betting: Spread Betting is a wager on the point, goal, or run spread. When

Making a spread wager, the team you bet on must cover/beat the spread.

This means that the favored team must win by more than the minus spread value.

The underdog can win the game, or lose by less than the plus value.

Proposition Betting:

A proposition wager of Prop Bet is a wager on a specific aspect of an event.

Live Betting:

For most events, wagering is still available even after the game begins. You can

usually place most wagers right up until the last whistle, referred to as live or

in-play wagers. The odds for live wagers continually update as the game

progresses.

Half and Quarter Betting:

Half and quarter wagers only involve the score and players performances of a

single half or quarter. The overall game score and stats don't count, only what

happens during the specified portion of the game. The rules can vary depending

on the sport in question but for NFL and NBA Overtime is included in 2nd half

wagers.

Futures:

Futures are wagers on long term events which generally don't have a result for

many weeks or even months. The odds on futures change as the event gets closer

and more is known about the teams. Very often odds will also be updated as the

tournament or league progresses.

Parlays:

A Parlay is a wager which combines several legs in a wager where the winnings

from each selection roll onto the next. For a Parlay to be successful, all individual

legs need to be winning selections. In the event of a tie in one of your selections

in a parlay, the parlay is reduced to the next lowest number of teams.

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Round Robins:

A round robin is a simple way to place multiple parlays at once. When you place a round robin wager, you're placing individual wagers on every possible parlay combination within the selected wagers. All the selections in the round robin do not have to win for you to have returns from the total stake.

To place a round robin, just add three or more selections to your bet slip and go to the round robin tab. Here you will see the wager broke down by 2's, by 3's, and so on. These indicate the number of teams in each individual parlay you're placing.

For example, if you're betting on teams A, B, and C to win outright, you'll have two round robin options available. Your by 2's option includes all possible 2-team parlays for these three wagers (A+B, B+C, and A+C). Your by 3's option includes all possible 3-team parlays on these 3 wagers (A+B+C). If you wager \$30 on the by 2's option, that money will be split evenly among the 2-team parlays (\$10 on each of the 3 wagers).

Teasers:

We offer 6, 6.5, and 7 point teasers for football and 5, 5.5, and 6 point teasers for basketball. A teaser allows the bettor to add points on an underdog's point spread or subtract points from a favorite. A minimum of two teams must be selected for a valid teaser and all selections must cover the spread for the teaser to win.

In the event of one or more legs being a push, the leg(s) is discounted from the wager and if the other legs cover their spreads the teaser will pay accordingly

e.g. if you have a three/six point teaser and one leg pushes while the others cover, then the teaser will be paid out as a two team teaser.

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26. Terminology

Action- A wager of any kind.

Buying points- paying an additional fee in order to get a game at a more attractive price.

Cover- In sports such as football or basketball, a bettor wins their bet if they cover the point spread. For example, if you bet a 7-point favorite and they win by nine, you have covered the spread.

Dead heat- occurs when 2 or more selections have tied at the end of a match or game.

Field- In proposition (prop) bets, bettors are often allowed to bet the field. This refers to an accumulation of all the teams or players that are not specifically listed.

Future This refers to the bets that come down in advance of an event. For example, one can bet a Super Bowl future prior to the beginning of the season by selecting which team(s) they believe will win the championship. A bettor receives payment at the end of the season if their selection did claim the title.

Juice- This is the tax that sportsbooks created for placing a wager. Typically, books offer -110, which means you need to win 52.38% of your bets to break even.

Moneyline- A wager available in which you bet whether or not a specific team is going to win straight up.

Over/Under- Also known as the total, this refers to the total amounts of points/goals/runs that will be scored in the game. If both teams combine to score more than the total, the over wins. If they combine to score fewer, the under wins. Pick 'Em- an instance in which neither team is favored. In spread based sports like basketball or football, this is a line of 0.

Push- When a contest ends without a winner. In a moneyline sport this happens if the game ended in a tie. In a spread sport, this happens if the favorite wins by the exact spread.