

# Colorado Division of Gaming

## Sports Betting

### Rule 6.10 House Rules

*House Rules Guideline Document*



**COLORADO**

**Department of Revenue**

Enforcement Division – Gaming

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# House Rules Guideline Document

The following is a guideline for creating House Rules as listed in rule 6.10. This Rule should cover all of the minimum requirements and submitted house rules should include all items listed below.

## **Per Rule 6.10:**

Master or Sports Betting Operator licensees and an Internet Sports Betting Operator shall adopt comprehensive house rules. Master or Sports Betting Operator licensees must post prominently and have available for inspection their house rules on the licensed premises. An Internet Sports Betting Operator must post prominently and have available on their internet site and mobile applications its house rules. Initial house rules shall be approved by the Director or the Director's designee that include, at a minimum, the following:

- (1) Method for calculation and payment of winning wagers**
- (2) Effect of schedule changes**
- (3) Method of notifying patrons of odds or proposition changes**
- (4) Acceptance of wagers at other than posted terms**
- (5) Expiration of any winning ticket one year after the date of the event**
- (6) Lost ticket policy**
- (7) Method of contacting the Sports Betting Operator for questions and complaints**
- (8) Description of prohibited sports betting participants**
  - Refer to Rule 6.11 Prohibited sports betting participant.
    - (1) Prohibited sports betting participants include any person who is prohibited pursuant to 44-30- 1506, C.R.S., any individual whose participation may undermine the integrity of the betting or the sports event, or any person who is prohibited for other good cause, including, but not limited to:
      - (a) Any individual placing a wager as an agent or proxy, other than those individuals involved in contests and/or weekly picks approved by the Division pursuant to Rule 6.20;
      - (b) Any person who is an athlete, coach, referee, player, in, or on, any sports event overseen by that person's sports governing body based on a list provided to the applicable Sports Betting Operation by that person's sports governing body through the division;
      - (c) A person who holds a position of authority or influence sufficient to exert influence over the participants in a sporting contest, including, but not limited to, coaches, managers, handlers, or athletic trainers based on a list provided to the applicable Sports Betting Operation by that person's sports governing body through the division;

- (d) A person under the age of 21;
  - (e) A person with access to certain types of exclusive information on any sports event overseen by that person's sports governing body based on publicly available information, or based on a list provided to the applicable Sports Betting Operation by that person's sports governing body through the Division.
  - (f) A list provided to the Division by a sports governing body shall be in a format and contain data fields designated by the Director or the Director's designee. When a list or updated list is provided, the Division will direct that list to all Sports Betting Operations. This list shall be deemed confidential and only be used for compliance with this rule.
- (2) A prohibited sports betting participant must refrain from engaging in sports betting in the state of Colorado and must disclose his or her status as a prohibited sports betting participant to all relevant persons and/or governing bodies. Failure to comply with the provisions of this rule may result in disciplinary action up to and including criminal prosecution.
- (3) A Sports Betting Operation shall make commercially reasonable efforts to confirm that the patron is not a prohibited sports betting participant.

**(9) Method of funding a sports wager**

- Refer to Rule 7.6

(5) Bets.

Patron wagers placed in a Sports Betting Operation, self-service betting device or other approved area within a licensed facility shall be made with:

- (a) Cash;
  - (b) Cash equivalent;
  - (c) Credit or debit card;
  - (d) Free bets;
  - (e) Sports betting vouchers;
  - (f) Value gaming chips; and
  - (g) Any other means approved by the Director or Director's designee.
- (6) Patron sports betting via credit or debit card.
- (a) A patron may place a wager via credit or debit card, whether the patron places the wager at a casino in the sports betting wagering area, sports betting kiosk, online, or by a mobile device.
  - (b) Funding of an account may be made online, in person, or through an online account with an Internet Sports Betting Operator, on a bettor's own personal computer or mobile device. Other methods of funding may be approved by the Director.

**(10) Instructions on how to redeem a winning bet by mail, if the Sports Betting Operator allows patrons to do so**

**(11) Maximum payouts; however, such limits shall only be established through limiting the amount wagered and cannot be applied to reduce a winning wager amount**

**(12) A policy by which the Sports Betting Operator can cancel or void wagers in accordance with these rules, including defining "obvious error"**

- Refer to Rule 7.6

**(12) Cancellation of wagers.**

A Sports Betting Operation may, in its discretion, cancel an accepted wager for obvious error or in the case of a change in circumstance that makes grading the wager an impossibility. Obvious error shall be defined in the Sports Betting Operator's house rules. Any cancellation of wagers shall be reported to the Division.

(a) The house rules, together with any other information the Director deems appropriate, shall be conspicuously displayed in the sports betting wagering area, posted on the Operator's internet website, and included in the terms and conditions of the sports betting account and copies shall be readily available to patrons.

(b) Amendments to the house rules must be filed with the Division highlighting the amendment(s). The Director or the Director's designee may at any time request additional explanation or modification of the changes.

**(13) A clear statement that the person who accepts and settles a wager is responsible for receiving and addressing any patron disputes.**

- Refer to Rule 6.13

**Patron disputes.**

- (1) A Sports Betting Operation shall attempt to resolve all patron disputes with the patron. A Sports Betting Operation shall investigate each patron complaint and provide a response to the patron within ten (10) business days.
- (2) In a patron dispute, the licensee who accepted, and is charged with settling the wager must notify the disputing patron that the patron has a right to contact the Division regarding the dispute.
- (3) If a licensee refuses payment of alleged winnings to a patron, the licensee and the patron are unable to resolve the dispute, and the dispute involves at least \$1250, the licensee to whom the wager was made must immediately notify the Division. The Director shall conduct whatever investigation is necessary and must determine whether or not payment should be made. An agent of the Division may investigate the dispute and may report either to the Commission or to the Director for a decision.
- (4) For complaints related to patron accounts, settlements of wagers (involving at least \$1250) and illegal activity that cannot be resolved to the satisfaction of the patron, a copy of the complaint and the Sports Betting Operation's response including all relevant documentation, shall be provided to the Division, as applicable.
- (5) The Director must notify the licensee and the patron in writing of the Director's decision regarding the dispute, within ten business days after the completion of the investigation.
- (6) Failure to immediately notify the Division of a dispute, or to notify a patron of the patron's rights, or failure to pay after an adverse decision, is a violation by the licensee charged with providing notice who accepted, and is charged with settling, the wager.