

TITLE 11—DEPARTMENT OF PUBLIC SAFETY
Division 45—Missouri Gaming Commission
Chapter 20—Sports Wagering

PROPOSED RULE

11 CSR 45-20.410 House Rules

PURPOSE: This rule establishes requirements for Retail and Mobile licensees' house rules.

- (1) Each Retail licensee and Mobile licensee shall establish and maintain house rules and shall conduct sports wagering in accordance with its house rules.
- (2) Retail licensees and Mobile licensees shall not include any content in the house rules that are inconsistent with the approved internal controls or any existing regulations.
- (3) Retail licensees and Mobile licensees shall provide upon request a copy of its house rules to any patron or the commission.
- (4) Retail licensees shall conspicuously post a notice, within view of any in-person wagering location, that copies of the house rules are available.
- (5) Mobile licensees shall provide access to the house rules on their online sports wagering platform.
- (6) The house rules shall include, but not be limited to:
 - (A) A description of each type of wager that is accepted;
 - (B) A description of how winning wagers are determined;
 - (C) The effect of schedule changes of events and what constitutes a material change in the determination of cancelling a wager;
 - (D) The method of notifying patrons of odds or proposition changes;
 - (E) An explanation of how to redeem winning wagers and the expiration period for winning wagers;
 - (F) Procedures for patrons to redeem winning tickets by mail, if permitted by the Retail licensee;
 - (G) The lost or damaged ticket policy;
 - (H) A description of how and when wagers may be cancelled or voided and the consequences of the cancellation or voiding;
 - (I) A list of all forms of payment the Retail licensee or Mobile licensee accepts for placement of wagers;
 - (J) A list of all forms of payment in which a patron may have a winning wager redeemed;
 - (K) A description of individuals prohibited from wagering and prohibited wagering activities;
 - (L) A description of means by which a patron may submit a complaint to the Retail licensee or Mobile licensee, including—
 1. Providing a response to the complaint within ten (10) calendar days; and
 2. Providing the patron information regarding how to file a written complaint with the commission if the complaint is not resolved; and

(M) Instructions on how to report prohibited conduct, criminal behavior, and violations to the commission.

(7) Each Retail licensee and Mobile licensee shall submit a copy of its house rules and any subsequent revisions to its house rules to the commission for approval. Any house rules or amendments thereto shall be approved by the commission prior to implementation.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2024. Original rule filed May 14, 2025.