

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 licensee shall establish and maintain house rules and shall conduct sports wagering in accordance with its house rules.
- (2) Licensees shall not include any content in the house rules that are inconsistent with the approved internal controls or any existing regulations.
- (3) 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 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 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 prohibited wagering activity;
 - (L) A description of means by which a patron may submit a complaint to the 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 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., sections 313.004 and 313.800–313.850, RSMo 2016 and Supp. 2024. Original rule filed May 14, 2025.

PUBLIC COST: This proposed rule will not cost state agencies or political subdivisions more than five hundred dollars (\$500) in the aggregate.

PRIVATE COST: This proposed rule will cost private entities an estimated seventeen thousand four hundred dollars (\$17,400) in the aggregate.

*NOTICE OF PUBLIC HEARING AND NOTICE TO SUBMIT COMMENTS: Anyone may file a statement in support of or in opposition to this proposed rule via email to MGCPolicy@mgc.dps.mo.gov, or by mail to the Missouri Gaming Commission, Policy Section, PO Box 1847, Jefferson City, MO 65102. To be considered, comments must be received within thirty (30) days after publication of this notice in the **Missouri Register**. A public hearing is scheduled for July 17, 2025, at 10:00 a.m., in the Missouri Gaming Commission's Hearing Room, 3417 Knipp Drive, Jefferson City, MO.*