

DIRECTOR'S ORDER NUMBER ONE HUNDRED EIGHTY (2021)

Form Effective: June 4, 2021

VIRGINIA LOTTERY'S COMPUTER-GENERATED GAME "PRINT 'N PLAY GOLD BAR BINGO" FINAL RULES FOR GAME OPERATION.

The final rules for game operation in Virginia Lottery's Computer-Generated Game "**Print 'n Play Gold Bar Bingo**" are promulgated pursuant to §§2.2-4002B(15) and 58.1-4006A of the Code of Virginia. These rules amplify and conform to the duly adopted Virginia Lottery regulations for the conduct of lottery games.

A copy of these rules may be requested by sending an email to PublicRecords@Valottery.com. The rules are also available for inspection and copying during normal business hours at the Virginia Lottery headquarters, 600 East Main Street, Richmond, Virginia, and at each of the Virginia Lottery offices. A copy of the game rules may also be requested by mail by writing to: FOIA Officer, Virginia Lottery, 600 East Main Street, Richmond, Virginia 23219.

and effect unless amended or rescinded	•	, and shall remail in foil force
/s/Quan Kirk Quan Kirk, Deputy General Counsel	11/19/2021 Date	

This Director's Order becomes effective on December 05, 2021, and shall remain in full force



VIRGINIA LOTTERY'S COMPUTER-GENERATED GAME "PRINT 'N PLAY GOLD BAR BINGO" OFFICIAL RULES FOR GAME OPERATION

A. GENERAL REQUIREMENTS:

- 1. In addition to these specific Game Rules, all requirements in the language on the back of the Ticket and the Virginia Lottery laws and regulations apply to the operation of this Game.
- 2. Game Rules, Virginia Lottery laws and regulations are on file at Virginia Lottery headquarters.

B. DEFINITIONS (for purposes of this Game):

"Claimant" means a Person who presents a Ticket that he/she presumes to be a Winning Ticket.

"Computer-Generated Game" means a Virginia Lottery Game in direct communication with a Mainframe computer operated by or at the direction of the Virginia Lottery.

"Director" means the Executive Director of the Virginia Lottery as established in Chapter 40 of Title 58.1 (§58.1-4000 et seq.) of the Code of Virginia or any other employee(s) to whom the Executive Director's authority is lawfully delegated.

"Entitled to the Prize" means the status of a Claimant whose Ticket has been validated by the Virginia Lottery as winning a Prize, unless Internal Revenue Service policy provides a different definition, in which case the Internal Revenue Service definition shall prevail.

"Game" means the game named in the title at the top of Page 1 of these rules.

"Game Rules" or "Rules" means these rules.

"Lottery" means the Virginia Lottery.

"Lottery Board" means the group of seven (7) people, appointed by the Governor of Virginia, with the power to adopt regulations governing the establishment and operation of the Virginia Lottery and to perform other functions that are set out in the Code of Virginia.

"Lottery Retailer," "Lottery Sales Retailer" or "Retailer" means a person licensed by the Virginia Lottery to sell and dispense Virginia Lottery Tickets, materials and products.

"Person" means a natural person and may not extend to or be applied to a corporation, company, partnership, association or other entity or when referring to a Lottery retailer, the term as defined in § 58.1-4009 of the Code of Virginia.

"Play" means one (1) wager for a chance to win a Prize.

Print 'n Play Gold Bar Bingo December 05, 2021 Print 'n Play Game Rules - Bingo

Page 2 of 13

Form Effective: June 4, 2021 Form Last Reviewed: June 4, 2021 Form Created: March 21, 2016

- "Play Area" means a defined area on a Ticket within which distinct numbers, symbols, and/or Game grids are printed that are unique to the Game.
- "Player" means a Person who is at least eighteen (18) years of age, who purchases or otherwise validly obtains a Ticket. Licensed Virginia Lottery Retailers and their employees may be Virginia Lottery Players.
- "Plays per Ticket" means the number of Plays printed on a single Ticket. One (1) **Print 'n Play Gold Bar Bingo** Ticket contains four (4) Plays.
- "Present at the Terminal" means that a Player remains physically present at the Virginia Lottery Terminal from the time the Player's order for a Ticket is accepted by the Virginia Lottery Retailer, through completion of the order processing, payment, and delivery of the Ticket to the Player. Players must be present at the Terminal for any purchase.
- "Print 'n Play Gold Bar Bingo Ticket" or "Ticket" means a Ticket produced by the Virginia Lottery's gaming system and sold by the Virginia Lottery for this Game.
- "Prize" or "Prizes" means the winnings as defined in **Section H** ("Prize Structure").
- "Prizewinner" means a verified Claimant who is entitled, as a result of successful Ticket validation, to receive a Prize under the rules of a Game.
- "Self-service Vending Machine" or "Vending Machine" means an interactive device by which a Player may select a Game and purchase a Ticket without the help of a retail clerk or a Lottery employee at a Virginia Lottery office or other approved location.
- Terminal" means a device that is authorized by the Virginia Lottery to interact with the Virginia Lottery's central computer system to issue Virginia Lottery Tickets and to enter, receive and process Virginia Lottery transactions that may include issuing Tickets, validating Tickets and transmitting reports.
- "Unclaimed Prize" means any cash Prize for a Winning Ticket that has not been presented for payment within 180 days of the date on which the Ticket was purchased.
- "Winning Play" means matching numbers from the "Caller's Numbers" to the numbers in "Your Card 1," "Your Card 2," "Your Card 3" and/or "Bonus Play" to reveal specified winning line(s) and/or pattern(s), including the free space(s), on a single Game Play.
- "Winning Ticket" means a Ticket that has passed all Lottery validation and security requirements and contains the Winning Play(s). Each Winning Ticket must meet Virginia Lottery validation requirements as defined in the Virginia Lottery regulations.
- "Winning Ticket Validation" means the process used to validate a Winning Ticket following the purchase of a Winning Play as shown on the title Ticket. Refer to **Section K** ("Ticket Validation Requirements").
- **C. GAME DESCRIPTION: Print 'n Play Gold Bar Bingo** is an immediate print-and-play game designed to provide Players with instant Computer-generated Game Play results which are generated by a host computer and printed by a Lottery Terminal.

D. ELIGIBILITY:

- 1. <u>Minors purchasing or redeeming Tickets:</u> Persons under the age of eighteen (18) are not permitted to purchase or redeem Virginia Lottery Tickets. No Ticket shall be given as a gift or otherwise to any Person under the age of eighteen (18) years. The transferee of any Ticket from a Person ineligible to purchase a Ticket is ineligible to receive any Prize.
- 2. <u>Eligibility:</u> No officer, employee or Board member of the Lottery, or any officer or employee or board member of any vendor to the Lottery of Computer-Generated or scratch game goods or services working directly on a contract with the Lottery for such goods or services, or any person residing in the same household of any such board member, officer or employee, or any person under the age of eighteen (18) years, shall be eligible to purchase Tickets. The Lottery will not pay a Prize on a Ticket purchased by, for, or gifted to or transferred to anyone referenced in this **Section D**, or to the transferee of such Person.

E. GAME PURCHASE:

- 1. Eligible Players may purchase Tickets via Lottery terminal at retail, a Self-Service Vending Machine, or by any means made available by the Virginia Lottery.
- 2. <u>Price:</u> Except as otherwise noted herein, or as otherwise announced by the Lottery, one (1) **Print 'n Play Gold Bar Bingo** Ticket costs ten dollars (\$10.00).
- 3. By purchasing a Ticket, the Player agrees to comply with and abide by the Lottery laws and regulations, these Game Rules, all final decisions of the Director, and all procedures established by the Director for the conduct of the Game.
- 4. <u>Risk:</u> Players should sign the back of a Ticket after purchase. The Lottery shall not be responsible for any loss incurred as a result of a Player's failure to sign a Ticket. It shall be the sole responsibility of a Player to verify the accuracy of the Game reflected on the Ticket.
- 5. The placing of a wager is done at a Player's own risk. The Player acknowledges that a Lottery Retailer shall be deemed to be acting on behalf of the Player in selecting the specified Print 'N Play Game via the Lottery Terminal.

F. HOW TO PLAY:

To play **Print 'n Play Gold Bar Bingo**:

- 1. Match CALLER'S NUMBERS to the numbers on YOUR CARD 1, YOUR CARD 2, YOUR CARD 3 and the BONUS PLAY.
- 2. Determine the Prize won by matching winning combinations as defined in the legend below the HOW TO PLAY section on the Ticket.
- 3. The Gold Bar symbols that appear on a Card are considered free play spaces.
- 4. Refer to Section H ("Prize Structure") for how Prizes are calculated when there are multiple winning combinations.
- 5. A Player can win on any single CARD, BONUS PLAY, or combinations of both.
- 6. Players are eligible to receive only one (1) (the highest) applicable Prize for each Winning Game Play.

7. <u>Unaccepted Play</u>: If for any reason the Player's Play is not accepted, the liability of the Lottery and its Retailer is limited to a refund of the amount paid for the Play.

G. TICKET:

- 1. <u>Ticket data:</u> To be a valid Ticket, the Ticket must have been issued by the Lottery in an authorized manner. The Ticket must be intact and must not, in whole or in part, be defectively printed, produced in error, counterfeit, unreadable, incomplete, mis-registered, defective, torn, stolen, mutilated, altered, reconstituted, tampered with or previously paid. The Ticket data must have been recorded in the Lottery's central computer system prior to cashing.
- 2. The front of the Ticket must contain:
 - logo for Print 'n Play Gold Bar Bingo;
 - date and time the Ticket was purchased;
 - price of the Ticket;
 - one (1) CALLER'S NUMBERS section*;
 - four (4) Play Areas labeled YOUR CARD 1, YOUR CARD 2, and YOUR CARD 3 and a BONUS PLAY section
 - a HOW TO PLAY section with a legend underneath;
 - Retailer and Terminal number that produced the Ticket; and
 - Ticket serial number and a bar code representation of the Ticket serial number.

*The CALLER'S NUMBERS section contains numbers 01 through 75 in the following format:

- a. B01 to B15
- b. 116 to 130
- c. N31 to N45
- d. G46 to G60
- e. O61 to O75

The back of the Ticket must contain:

- sequential Ticket stock number preceded or followed by two (2) alphabetic characters;
- name and address fields:
- a sianature line:
- date area; and
- instructions for claiming a Prize.
- 3. Sample Ticket:





H. PRIZE STRUCTURE: The Prizes and odds for Print 'n Play Gold Bar Bingo are as follows:

MATCHING PATTERNS	PRIZE	ODDS - 1 in:
2 – Z Patterns Total + 1 Bonus Play Line - Matching all thirteen (13) positions – numbers plus free Gold Bar symbols - in the top row, bottom row, 4th cell from the top in the second column, middle cell in the middle column, and second cell from the top in the fourth column on two (2) CARDs plus one (1) Line on the Bonus Play.	\$75,000	480,000.00
2 - Z Patterns Total - Matching all thirteen (13) positions – numbers plus free Gold Bar symbols - in the top row, bottom row, 4th cell from the top in the second column, middle cell in the middle column, and second cell from the top in the fourth column on two (2) CARDs.	\$37,500	480,000.00
3 - X Patterns Total - Matching all nine (9) positions – numbers plus free Gold Bar symbols - in the four (4) corners, second and fourth cells from the top in the second column, middle cell in the middle column, and second and fourth cells from the top in the fourth column on all three (3) of YOUR CARDS.	\$5,000	96,000.00
2 - X Patterns Total - Matching all nine (9) positions – numbers plus free Gold Bar symbols - in the our corners, second and fourth cells from the top in the second column, middle cell in the middle column, and second and fourth cells from the top in the fourth column on two (2) of YOUR CARDs.		4,800.00
4 Corners on 3 Cards - Matching all four (4) positions – numbers plus free Gold Bar symbols - in the first and fifth cells of the top and bottom rows on all three (3) of YOUR CARDS.	\$400	3,200.00

6 Lines Total - Matching six (6) Lines – numbers plus free Gold Bar symbols - over all three (3) of YOUR CARDs.†	\$250	2,400.00
3 Lines Total + 4 Corners on any 1 Card – Matching three (3) Lines – numbers plus free Gold Bar symbols – over all three (3) of YOUR CARDs† and all four (4) positions – numbers plus free Gold Bar symbols - in the first and fifth cells of the top and bottom rows on another of YOUR CARDs.	\$200	1,920.00
5 Lines Total - Matching five (5) Lines – numbers plus free Gold Bar symbols - over all three (3) of YOUR CARDs.†	\$150	1,600.00
4 Corners on any 2 Cards + 1 Bonus Play Line - Matching all four (4) positions – numbers plus free Gold Bar symbols - in the first and fifth cells of the top and bottom rows on two (2) of YOUR CARDs plus one (1) Line on the Bonus Play.	\$100	4,324.32
X Pattern on any 1 Card - Matching all nine (9) positions – numbers plus free Gold Bar symbols - in the four (4) corners, second and fourth cells from the top in the second column, middle cell in the middle column, and second and fourth cells from the top in the fourth column on one (1) of YOUR CARDs.	\$100	1,081.08
2 Lines Total + 4 Corners on any 1 Card – Matching two (2) Lines – numbers plus free Gold Bar symbols - over all three (3) of YOUR CARDs† and all four (4) positions – numbers plus free Gold Bar symbols - in the first and fifth cells of the top and bottom rows on another of YOUR CARDs.		480.00
3 Lines Total + 1 Bonus Play Line — Matching three (3) Lines — numbers plus free Gold Bar symbols - over all three (3) of YOUR CARDs† plus one (1) Line on the Bonus Play.	\$60	240.00
1 Line Total + 4 Corners on any 1 Card + 1 Bonus Play Line — Matching one (1) Line — numbers plus free Gold Bar symbols - on one (1) of YOUR CARDs† and all four (4) positions — numbers plus free Gold Bar symbols - in the first and fifth cells of the top and bottom rows on another of YOUR CARDs plus one (1) Line on the Bonus Play.	\$50	480.00
4 Corners on any 2 Cards - Matching all four (4) positions – numbers plus free Gold Bar symbols - in the first and fifth cells of the top and bottom rows on two (2) of YOUR CARDs.	\$50	120.00
4 Corners on any 1 Card + 1 Bonus Play Line - Matching all four (4) positions – numbers plus free Gold Bar symbols - in the first and fifth cells of the top and bottom rows on one (1) of YOUR CARDs plus one (1) Line on the Bonus Play.		400.00
4 Lines Total - Matching four(4) Lines - – numbers plus free Gold Bar symbols - over all three (3) of YOUR CARDs.†	\$40	100.00
2 Lines Total + 1 Bonus Play Line – Matching two (2) Lines – numbers plus free Gold Bar symbols - over all three (3) of YOUR CARDs† plus one (1) Line on the Bonus Play.	\$30	320.00
3 Lines Total - Matching three (3) Lines - numbers plus free Gold Bar symbols - over all three (3) of YOUR CARDs†	\$30	80.00

1 Line Total + 4 Corners on any 1 Card – Matching one (1) Line – numbers plus free Gold Bar symbols - on one (1) of YOUR CARDs† and all four (4) positions – numbers plus free Gold Bar symbols - in the first and fifth cells of the top and bottom rows on another of YOUR CARDs.	\$25	48.00	
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1 Line Total + 1 Bonus Play Line – Matching one (1) Line – numbers plus free Gold Bar symbols - on one	\$20	32.00
(1) of YOUR CARDs† plus one (1) Line on the Bonus Play.	320	
4 Corners on any 1 Card - Matching all four (4) positions – numbers plus free Gold Bar symbols - in the first and fifth cells of the top and bottom rows on one (1) of YOUR CARDs.	\$20	21.33
2 Lines Total - Matching two (2) Lines - numbers plus free Gold Bar symbols - over all three (3) of YOUR CARDs.†		16.00
1 Bonus Play Line – Matching one (1) Line on the Bonus Play.		16.00
1 Line Total - Matching one (1) Line - numbers plus free Gold Bar symbols - over all three (3) of YOUR CARDs.†		16.00
Overall Odds		1 in
		2.99

[†]A "Line" can run horizontally, vertically, or diagonally.

I. TICKET OWNERSHIP:

- A Ticket is a bearer instrument. When a signature is written on the back of a Ticket, the Person whose signature appears in such area shall be the owner of the Ticket and shall be entitled to any Prize resulting from the Ticket. The Lottery shall pay the Claimant whose signature appears on the back of the Winning Ticket.
- 2. If more than one (1) signature appears on a Winning Ticket or there are multiple parties presenting one Ticket, each Prizewinner shall complete a *Prizewinner Claim Form* and a *Player Affidavit of Multiple Ownership* to receive payment. Certain restrictions may apply to the minimum amount of an individual Prizewinner's Prize payment.
- 3. <u>Non-Responsibility:</u> The Lottery shall not be responsible for lost, stolen, altered, forged or fraudulently made Tickets.

J. CLAIMANT VERIFICATION:

- Methods used by the Lottery to establish and confirm a Claimant's identity include, but are not limited to:
 - viewing and/or copying the Claimant's valid government-issued photo identification;
 - viewing and/or copying proof of taxpayer identification number (e.g. Social Security number);
 - asking identity-verifying questions in the absence of the aforementioned document proof; and/or
 - viewing and/or retaining the information provided on a Lottery Prizewinner Claim Form.
- 2. In order to verify a Claimant's age, in all cases involving a cash Prize greater than \$100 paid at a Lottery office, the Lottery must be provided with the Claimant's valid government-issued photo identification and taxpayer identification number (e.g. Social Security number). Payment will be

delayed until such a number is provided and the Claimant shall not be entitled to interest on the Prize funds attributable to such delay.

Any Prize for which a taxpayer identification number has been requested but not furnished within 180 days of the Ticket purchase date will be forfeited and treated as an Unclaimed Prize.

K. TICKET VALIDATION REQUIREMENTS:

- 1. To be a valid Ticket, all requirements unique to a particular Game and all requirements set out in Lottery regulation and Lottery statute must be met.
- 2. The Ticket must have been issued by the Lottery in an authorized manner. The Ticket must be intact and must not, in whole or in part, be defectively printed, produced in error, counterfeit, unreadable, incomplete, mis-registered, defective, torn, stolen, mutilated, altered, reconstituted, tampered with or previously paid.
- 3. The Ticket data must have been recorded in the Lottery's central computer system prior to cashing.
- 4. The information appearing on the Ticket must correspond precisely with the Lottery's computer records.
- 5. The serial number must appear in its entirety and must correspond to a matching serial number on the Lottery's validation file.
- 6. All information appearing on an apparent Winning Ticket must correspond to the Lottery's records of Winning Tickets, and no Ticket with identical data shall be or have been paid.
- 7. The display printing on the Ticket must be regular in every respect, must correspond precisely to the artwork on file at the Lottery, and must pass all other security criteria determined by the Lottery Director.
- 8. The Ticket must be validated in accordance with the provisions of the Lottery regulations relating to procedures for claiming Prizes and for the payment thereof.
- 9. An apparent Winning Ticket shall be void unless the Ticket is printed on a paper stock roll issued by the Lottery and in use at the time of the Play and validly issued to the Lottery Retailer from whom the Ticket was purchased.
- 10. If a Ticket fails to pass all of the validation requirements set forth in these Game Rules or in the Lottery regulations, the Ticket shall be void and ineligible for any Prize and shall not be paid.

L. PRIZE CLAIMS:

- 1. A Ticket shall be the only proof of a Play. Submission of a Winning Ticket to the Lottery or its authorized Lottery Retailer shall be the sole method of claiming a Prize or Prizes.
- 2. All claims must be made within 180 days of the purchase date printed on the Ticket. Any cash Prize not claimed within the specified period shall be forfeited and revert to the Virginia State Literary Fund.

- 3. In accordance with the provisions of the Servicemembers Civil Relief Act, 50 U.S.C.S. app. §§ 501-597b, any Person while in active military service may claim exemption from the 180-day Ticket redemption requirement. Any such Person must claim his/her forfeited Prize by presenting the Winning Ticket no later than 180 days after discharge from active military service. Within thirty (30) days of such presentation, the Director shall verify the claim and direct payment in accordance with the Lottery regulations then in effect regarding the manner of payment of Prizes to the holders of Winning Tickets or shares.
- 4. Employees of the Lottery or of a licensed Lottery Retailer shall verify the Ticket, and, if valid, pay the amount due to the Claimant. If a claim form is required, the Claimant will be so advised. No payment shall be made unless the Claimant possesses a valid Winning Ticket.
- 5. A Claimant shall bear all risk of loss or damage incurred by sending a Ticket through the mail.
- 6. To claim a Prize of \$600 or less, a Claimant may do one of the following:
 - present the Winning Ticket to any Retailer licensed by the Lottery;
 - complete and sign the back of the Ticket and present it at any Lottery office; or
 - complete and sign the back of the Ticket and mail it to the Virginia Lottery, P.O. Box 1254, Richmond, Virginia 23218-1254 (preferably by insured, registered, or certified mail, return receipt requested).

The Claimant should retain a copy of the front and back of the Ticket for his/her records.

- 7. To claim a Prize in excess of \$600, a Claimant may do one of the following:
 - complete and sign the back of the Ticket and present the Ticket at any Lottery office; or
 - complete and sign the back of the Ticket, and mail:
 - o the Ticket:
 - o a copy of his/her government issued photo identification; and
 - o a copy of a document verifying the Claimant's taxpayer identification number (e.g. Social Security number))

to the Virginia Lottery, P.O. Box 1254, Richmond, Virginia 23218-1254 (preferably by insured, registered or certified mail, return receipt requested).

The Claimant should retain a copy of the front and back of the Ticket for his/her records.

- 8. Virginia Lottery law prohibits the holder of a Winning Ticket from reselling or having a Person other than him/herself claim a Winning Ticket for the purpose of concealing his/her identity as a Prizewinner. Any Person found to have engaged in the foregoing shall be fined as determined by the Director: (a) for Prizes of less than \$1,000, not more than \$250; (b) for Prizes of \$1,000 or more but less than \$5,000, more than \$250 but not more than \$500; and (c) for Prizes of \$5,000 or more, no less than \$1,000.
- 9. IMPORTANT: Claimants should consult www.valottery.com for any updates or temporary modifications to claiming procedures made necessary as a result of any Executive Order issued by the Governor of Virginia, including but not limited to, orders addressing public health emergencies.

M. PRIZE PAYMENT:

- 1. When paying any Prize claim **in excess of \$600**, the Lottery shall report the winnings or withhold taxes pursuant to rules established by the Internal Revenue Service and the Virginia Department of Taxation and shall file the appropriate income reporting form(s) with the Internal Revenue Service and the Virginia Department of Taxation.
- 2. When paying a cash Prize claim in excess of \$100 at a Lottery office, the Lottery shall withhold any

monies due under the Commonwealth's Set-Off Debt Collection Act if the agency has registered such debt with the Virginia Department of Taxation and timely notice of the debt has been furnished by the Virginia Department of Taxation to the Lottery.

- 3. One Prize: Subject to the validation requirements contained herein, Players are eligible to receive only one (1) (the highest) applicable Prize for each Winning Game Play.
- 4. No right of any Person to a Prize shall be assignable except that:
 - a. the Lottery may pay any Prize according to the terms of a deceased Prizewinner's beneficiary designation or similar form filed with the Lottery, or to the estate of a deceased Prizewinner who has not completed such a form; and
 - b. the Prize to which a Prizewinner is entitled may be paid as directed by an appropriate judicial order.
- 5. Each Prizewinner is legally required to include the value of the Prize, as well as any taxes paid by the Lottery on his/her behalf, in his/her taxable income for tax reporting purposes. As a result of accepting a Prize, and taking into account a Prizewinner's total taxable income for the year in which the Prize is accepted, a Prizewinner may fall into a higher tax bracket for his/her federal and state tax liabilities for the year in which the Prize is accepted.
- 6. Virginia Lottery law prohibits the disclosure of information about an individual Prizewinner's identity for a Prize greater than \$10 million, unless that Prizewinner consents in writing to such disclosure.
- 7. For Prizes up to and including \$10 million, a Prizewinner agrees to participate in a press conference and agrees to the use of his/her name and/or photo for publicity at the Lottery's discretion. Examples of publicity include, but are not limited to, news releases, Internet, news media and signs at Lottery retailer locations. In addition, a Prizewinner agrees to participate in Lottery promotional efforts, which may include his/her name, hometown, the amount of the Prize won, and the game won, through "social media," which may include, but will not be limited to, YouTube®, Twitter®, Facebook®, Instagram® or similar efforts, without additional consent from or compensation to the Prizewinner.
- N. CANCELLATION POLICY: Once printed, Print 'n Play Gold Bar Bingo Tickets cannot be canceled.
 - 1. <u>Canceled sales</u>: The Director has the right to cancel sales of Tickets on holidays, days of special importance, or on days when conditions make sales impractical or inappropriate. Neither the Lottery, the Director, nor any employee of the Lottery or member of the Lottery Board, shall have any liability whatsoever for any such re-schedule or cancellation.
 - 2. <u>Termination of Game</u>: The Director may, at any time, announce a suspension or termination of a Game without advance notice and at his/her sole discretion, at which point no further Tickets will be sold and no additional Prizes shall be awarded. Neither the Lottery, the Director, nor any employee of the Lottery or member of the Lottery Board shall have any liability whatsoever for any such suspension/termination.
- **O. DISPUTES:** The Director may refrain from paying a Prize pending final determination under any of the following circumstances:
 - a. if a dispute related to any Prize occurred or if it appears that a dispute may occur;
 - b. if there is any question regarding the identity of the Claimant; or
 - c. if there is any question regarding the validity of any Ticket presented for payment.

No liability for interest arising because of any such delay, or any delay beyond the Lottery's control, shall accrue to the benefit of the Claimant pending payment of the claim. The Lottery is neither liable for, nor has it any responsibility to resolve, disputes between or among competing Claimants.

In the event of a dispute or other instance of doubt, the decision of the Director shall be final and binding. However, the Director may, solely at the Director's option, refund the purchase price of a Ticket or replace an invalid, defective or otherwise erroneous Ticket with a Ticket of equivalent sale price from any current Virginia Lottery game. Replacement of the Ticket shall be the bearer's or Claimant's sole and exclusive remedy.

P. GOVERNING LAW:

By purchasing this Game, each person agrees to comply with and abide by the Lottery laws, Lottery regulations, all final decisions of the Director of the Lottery, and these and any other applicable Rules established by the Lottery Board and/or Director of the Lottery for the conduct of this Game. Any dispute arising that relates to any aspect of this Game shall be governed by the laws of the Commonwealth of Virginia, and the venue for the determination of any such dispute shall be in the city of Richmond, Virginia.

Q. AMERICANS WITH DISABILITIES ACT ("ADA"):

The Lottery is not responsible for any third party's compliance with ADA Rules and Regulations where applicable in connection with a Prize.