



16th Annual

Saturday, July 27 & Sunday, July 28, 2019

RULES AND REGULATIONS - AS OF 7/19/2019

1. To Enter, Player Bankroll and Deposit: The Del Mar Challenge (“Challenge”) is a “real money” handicapping contest. In order to participate, the Challenge requires an \$8,000 deposit, of which \$6,000 is the live bankroll for wagering and \$2,000 goes to the Challenge prize pool. At the conclusion of the Challenge, any dollar amounts remaining in the live bankroll, whether it grows to \$50,000 or falls to \$1,000, remains the property of the participant. Up to a maximum of two entries per person are allowed. The deadline to register for the Challenge is 1:45 p.m. on Saturday, July 27.

Accepted payment methods for entries are check, credit card, and/or cash.

Pay by check: Checks must be received by Thursday, July 18. Make checks payable to DMTC and mail to: DMTC, Attn: Chris Bahr, PO Box 700, Del Mar, CA 92014 or for Fed Ex: DMTC, Attn: Chris Bahr, 2260 Jimmy Durante Blvd., Del Mar, CA 92014.

Pay by credit card: [CLICK HERE](#) to pay by credit card by Friday, July 26.

Pay by cash: Deposits can be made any race day through Saturday, July 27. Please make payment at the DMTC Executive Offices to the left of the Clubhouse/Turf Club Admission Gates.

2. Format: Races: Challenge races on Saturday, July 27 include all Del Mar live races (10) and an expected 2-4 designated Saratoga races. Challenge races on Sunday, July 28 include all Del Mar live races (8) plus an expected 2-4 designated Saratoga races. A complete lineup of eligible races will be emailed to registered participants by Friday morning, July 26.

Wagers: THE ONLY WAGER TYPES PERMITTED ARE WIN, PLACE, SHOW, EXACTA, TRIFECTA and DAILY DOUBLE. Daily Double wagers are only allowed on Del Mar races, not Saratoga races. For Challenge purposes, daily double wagers count towards the race in which the wager was made, not when the wager is paid out. All other wager types are not permitted and will subject players to disqualification.

PLAYERS MAY WAGER ANY AMOUNT OF THEIR BANKROLL, INCLUDING WINNINGS, AT ANY TIME. A MINIMUM OF \$500 MUST BE WAGERED PER RACE ON AT LEAST THREE (3) RACES EACH DAY AND PLAYERS MUST WAGER A MINIMUM TOTAL OF \$3,000 EACH DAY DURING THE CHALLENGE.

Should a player fail to bet the required minimum number of races (3) at the minimum wager amount (\$500 on three races plus \$1,500 additional) required on Saturday and Sunday, the player will be disqualified from all prizes unless the tournament officials in their sole discretion determine that outside factors affected the player’s ability to wager the minimum amounts. There are no caps on payouts. The player with the highest Challenge score after the last Del Mar race on Sunday is the First Place winner. Remaining balances can be withdrawn three minutes after the final race is official by withdrawing a voucher from any self-service machine and presenting to a mutuel teller. The Challenge is a contest of skill.

3. Estimated Prizes: 100% of the total prize money pool will be returned in cash and prizes. Based on an expected 110 entries, the Prize Pool would be at least \$220,000 *plus* Del Mar is paying for a \$1 Million Bonus Opportunity to the first place finisher. Prizes will be increased or decreased proportionately depending on the final number of entries and finalized at the start of the contest.

Entry	Cash Prize	2019 Breeders' Cup Betting Challenge (BCBC)	*Player Choice of 2020 National Horseplayers Championship (NHC) Entry or 2019 Del Mar Nov. 9 & 10 Fall Challenge (DMFall)
**1st	\$70,000	\$10,000 Entry	NHC plus Hotel & \$500 Travel or \$5,000 DMFall
2nd	\$30,000	\$10,000 Entry	NHC plus Hotel & \$500 Travel or \$5,000 DMFall
3rd	\$8,000	\$10,000 Entry	NHC plus Hotel & \$500 Travel or \$5,000 DMFall
4th	\$2,000	\$10,000 Entry	NHC plus Hotel & \$500 Travel or \$5,000 DMFall
5th		\$10,000 Entry	NHC plus Hotel & \$500 Travel or \$5,000 DMFall
6th		\$10,000 Entry	NHC plus Hotel & \$500 Travel or \$5,000 DMFall
7th		\$10,000 Entry	
8th			NHC plus Hotel & \$500 Travel or \$5,000 DMFall
9th			NHC plus Hotel & \$500 Travel or \$5,000 DMFall
10th	\$2,000		

*First through sixth plus eighth and ninth place finishers may choose between and NHC prize package and a DMFall Entry.

****\$1 MILLION BONUS:** First place finisher receives the opportunity to win a \$1 Million Bonus if that person goes on to win the 2019 BCBC. Subject to insurance stipulations.

Cash Prizes: Based on the final number of entries, the cash prize portion of the Prize Pool for the top finishers will be increased or decreased proportionately to ensure at least 100% of the Prize Pool is distributed.

BCBC: Seven \$10,000 2019 BCBC entries to first through seventh place finishers are expected. Please note that the BCBC entries are fully transferable to another person. There is no cash option or other alternative to the BCBC entry.

NHC: Prior to the start of the Challenge, all participants that wish to compete for a NHC entry must be registered as 2019 members of the NHC Tour. Register for \$50 at www.nhctour.com. This is an official NHC Tour event. NHC Tour points are awarded in accordance to NHC Tour rules and policies. NHC entry winners receive NHC four night hotel stay at Bally's Las Vegas and \$500 travel stipend to be included with the cash prize payment if applicable. If a player has already received a NHC four night hotel stay from another contest, other arrangements will be made.

DEL MAR FALL CHALLENGE (DMFALL): Winners receive a \$5,000 entry into the Del Mar live money Fall Challenge on November 9 & 10, 2019. Del Mar entries are fully transferable to another person. There is no cash option or other alternative to the Del Mar entry.

4. Player Cards/Placing Wagers: Each participant will be issued a player account wagering card used for all wagers. The card contains the "real money" bankroll of \$6,000. Upon receipt of the player card, participant should test the card to verify it is working properly. If a player loses his/her card or the card is not working, the player should immediately report to Challenge officials to resolve the issue. All wagers must be placed through self-service machines, located throughout the facility. The self-service machines do not print out wagering vouchers. However, previous wagers can be reviewed on the self-service machines. Wagers will not be accepted through mutuel tellers. Players must place all wagers personally. No person shall directly or indirectly act as an intermediary, transmitter or agent in placing wagers for the player, unless expressly authorized by Challenge Officials. Official track rulings will apply to wagers and Challenge scoring is based on official mutuel payoffs at Del Mar. If a player wagers on a track other than Del Mar for purposes of the contest, the player will be subject to disqualification.

5. Advance Wagering: Advance wagering is not permitted unless prior express approval has been obtained by a Challenge Official. Wagers must be placed after the race prior has been declared official. This rule is designed to maintain an accurate leader-board. If a player needs to advance wager for any reason, please contact a Challenge Official. Challenge Officials will decide if an advance wager will affect the integrity of the leader-board. All decisions of the Challenge Officials are final and penalties for violating this rule will be at the sole discretion of Challenge officials.

6. Scratches/Non-Starters: If a horse is scratched after a wager is placed, it is the player's responsibility to change his/her selection prior to the race subject to all other Challenge wagering rules. In the event a player is not able to change his/her selection(s) due to a gate scratch or late scratch which Challenge officials, on a case by case basis, rule prohibited the player from wagering the minimum amount of races or minimum daily total on Saturday or Sunday, the player will not be assessed a penalty for such particular action (but still may be subject to penalties in the future) for falling short of the Challenge wagering rules assuming he/she had placed wagers on the specific scratched horse and those wagers would have surpassed minimum per race requirements. No penalties will be assessed on wagers involving any horses ruled as non-starters by stewards.

7. Ties: In the result of a tie, cash prize money will be divided equally among the players involved. If there is a tie for the last prize position that offers a BCBC or NHC/DMFall prize, the player with the most money earned in the last Challenge race on Sunday will be declared the winner for the placings involved. If there is still a tie, the player with the most money wagered in the last Challenge race on Sunday, then, most money earned in the second to last race, most money wagered in the second to last race, etc., until a winner is declared.

8. Taxes/Withholding: For any wager that triggers tax withholding, the withholding amount will be automatically deducted from the player's bankroll. For Challenge scoring purposes, withholding is not added back into the player's score. Liability for any and all federal or state taxes is solely the responsibility of prize winners. Without a valid taxpayer identification number (TIN), prize award payouts will be subject to backup withholdings of 30%. A California tax withholding of 7% may apply to cash prize winners residing outside of California when the total payments or distributions is greater than \$1,500 for the calendar year.

9. Standings: Officials will endeavor to update the standings after each race but various issues could delay the process. All standings are unofficial until the final results are audited. Players are encouraged to maintain an accurate record of their wagers and scoring.

10. Eligibility: Players must be at least 18 years of age to participate in the Del Mar Handicapping Challenge and at least 21 years old to qualify for the NHC in Las Vegas. If a player is not 21 by the start of the NHC or unable to participate for any reason, the next highest finisher will take his/her place. The following are ineligible to participate: Licensed Trainers, employees of the Del Mar Thoroughbred Club (DMTC), AmTote or any of their subsidiaries or members of the immediate families of the foregoing. Horse owners must declare ownership of their horses entered in any Del Mar Challenge race to Challenge Officials before the first Del Mar race on Saturday. In races involving horse owners with a horse in any contest race, the horse owners must wager according to the California Horse Racing Board rules.

11. Affidavits: Affidavits confirming compliance of all Challenge rules will be required of all players. All players acknowledge that if they enter this Challenge under a fraudulent name and/or Social Security number, they will be immediately disqualified from this and all future contests held by DMTC. Positive identification is required of all prizewinners. Each player permits and licenses to DMTC and its assignees the player's likeness and images, pictures, photos, video, names and specific wagers made during the Challenge for promotional and other purposes.

12. Judging and Disputes: Each participant acknowledges and expressly agrees that DMTC, through its management, shall have the sole and exclusive right to interpret all questions and conditions in regard to the Challenge and all decisions of DMTC shall be final and binding and by entering each participant waives and forever relinquishes any and all claims for damage or recourse of any kind or nature whatsoever, whether legal, equitable or otherwise. DMTC reserves the right to amend the rules and change, alter or cancel the Challenge at any time. If for any reason there is a cancellation of races, the contest may be based on the races completed during the event or substitute races may be assigned by Challenge Officials. All players must make their own selections independently of every other player in the contest. Participants are prohibited from coordinating their selections with other players, such as two or more players coordinating multiple bankrolls wagering on one particular race and covering several different horses in a pattern that would be viewed as an unfair advantage. If DMTC concludes, in their sole and absolute discretion: (1) a player engaged in or attempted to engage in any act that compromises or could compromise the competitive integrity of the Challenge; (2) tampered with or attempted to tamper with the betting process and/or operation of the Challenge or any player; (3) acted in an unsportsmanlike manner or with

the intent to annoy, abuse, threaten, coerce or harass any other player, then such player will be disqualified. Players with two entries are permitted to play the entries in their own names in any way they wish.