

**KENTUCKY LOTTERY CORPORATION**

**INSTANT (SCRATCH-OFF) GAME**

**GENERAL RULES AND REGULATIONS**

**Adopted January 26, 2023**

Revised January 23, 2026

## **GENERAL RULES GOVERNING INSTANT PLAY (SCRATCH-OFF) GAMES**

The following General Rules governing Instant Play (Scratch-off) games (hereinafter “General Rules”) have been adopted by the Kentucky Lottery Corporation (the “Lottery”) Board of Directors pursuant to the authorization contained in KRS Chapter 154A and shall govern the operation, validation, and claiming of all Scratch-Off Instant Play games (hereinafter referred to as “Scratch-off Games”).

### **1. GENERAL PROVISION**

- A. These Scratch-off General Rules are general terms for all Scratch-off Games. Each unique Scratch-off Game, as identified by its Instant Game No., is governed by its own Game Rules and Regulations. **These Scratch-off General Rules together with the Game Rules and Regulations for each Scratch-off Game govern all matters and claims relating to Scratch-off Games including tickets, transactions, drawings, prizes and prize claims (collectively the “Rules”). These Rules contain the sole and exclusive remedy for such claims.**
- B. For tickets purchased after the Effective Date of these General Rules, in the event of a direct conflict between the terms of these General Rules and the terms of Rules and Regulations for any Scratch-off Game that was on sale prior to the Effective Date of these General Rules, these General Rules will prevail.
- C. **By purchasing any Scratch-off Game Ticket, a player accepts and agrees to comply with these General Rules herein, the applicable Game Rules and Regulations, and all other applicable Lottery rules and procedures. If you do not agree, do not purchase any Game. The Lottery reserves the right to make changes to these General Rules and the applicable Game Rules and Regulations, and such changes will be effective immediately upon posting.**

### **2. DEFINITIONS**

- A. **Scratch-off Game/Scratch-off Game Ticket** – A lottery ticket that is printed on a ticket with a rub-off/scratch-off covering. A player removes the covering from one or more play areas to determine if the player has won, as indicated by the Game Symbols that are revealed as set forth in the Game Rules and Regulations. The Player does not select his or her own numbers or play symbols and the outcome is not determined by the skill or judgment of the player. The outcome is determined by the programming system at the point of production based upon a predetermined number of tickets ordered and a predetermined number of winners, as set forth in the Game Rules and Regulations.

The approximate number of winners and the value of the prizes, along with the approximate odds of winning are based on the number of tickets ordered. The actual

number of winners, the actual prize fund, the actual percentage payout and the actual odds of winning may vary based upon the actual number of tickets available for sale, and will vary in the event of a reorder of tickets. Total prizes may not yet be available for sale in retailers. Chances of winning and number of remaining prizes will change as prizes are won. Prizes, including the top prizes, may be unavailable at the time of ticket purchases due to prior sale or other causes occurring in the normal course of business. Scratch-off Tickets may continue to be sold after some prizes, including all top prizes, have been claimed for that Game. Scratch-off Games may participate in promotions, as set forth in the rules and regulations that accompany the promotion. Scratch-off Games may include a digital feature, as set forth in the Game Rules and Regulations.

- B. **Game Rules and Regulations** means the unique rules governing each specific Scratch-off Game for sale, as identified by the Instant Game No., and containing the game summary, the prizes available, the total expected winners, the consolidated odds, the number of tickets ordered, the Pack quantity, and the Game Symbols for the Game.
- C. **Instant Game No.** means the unique three (3) digit number assigned to each Scratch-off Game.
- D. **Lottery** means the Kentucky Lottery Corporation.
- E. **KLC** means the Kentucky Lottery Corporation.
- F. **KLC Headquarters** means the building located at 1011 West Main Street, Louisville, Kentucky 40202.
- G. **KLC website** means the official KLC website at [kylottery.com](http://kylottery.com) and includes the websites of KLC's agents, contractors, subcontractors and third parties involved in producing or delivering the KLC website and related services, and also includes any mobile device application or any other applications that KLC may publish in connection with these services. The KLC website is for informational purposes only. The Lottery makes no expressed or implied warranties or representation of any kind as to the content, accuracy, completeness, reliability, or timeliness of the information contained on the KLC website or any link provided therein.
- H. **President** means the President of the Kentucky Lottery Corporation or any other person to whom the President's authority is lawfully delegated.
- I. **Pack** shall mean a specified quantity of contiguous, fanfolded tickets bearing a common pack number and consecutive ticket numbers as set forth in the Game Rules and Regulations.
- J. **Pack Ticket Number** means a thirteen (13) digit numeric code imaged in black ink and located on the back of the ticket.

- K. **Ticket Validation** Number means the unique eighteen (18) digit number found on the face of the ticket and concealed under the rub-off material. The Ticket Validation Number shall be imaged in black ink in Validation Font.
- L. **Legends, Play Symbols, Play Symbol Captions, Prize Symbols and Prize Symbol Captions**, if applicable, are one of the following, the meanings of which are described in detail:
- 1) **Play/Prize Symbols**: A select number of Play Spots, Prize Spots and, for some Games, Bonus or Multiplier Spot(s) which shall appear under the rub-off material on the face of the ticket. Some Games may contain Play/Prize Symbols under the rub-off material on the back of the ticket. Some Games may contain Play/Prize symbols over the rub-off material on the front or the back of the ticket. See specific Game Rules and Regulations for more information.
  - 2) **Play/Prize Symbol Captions**: the small, printed material appearing immediately below each Play Symbol. One (1), and only one (1), of the Symbol Captions shall appear below each of the Spots on the face of the ticket. Some Tickets may also contain Play Spots and Prize Spots on the back of the ticket concealed under the material covering the game play area on the face of the ticket. See specific Game Rules and Regulations for more information.
- M. **Game Symbols** are one or more Legends, Play Symbols, Play Symbol Captions, Prize Symbols, and Prize Symbol Captions which will appear on each Ticket as set forth in the specific Game Rules and Regulations and which must appear beneath the rub off/scratch-off material exactly as set forth in the Game Rules and Regulations.
- N. **Barcode(s)**: means the one (1) unique I2o5 bar-coded representation made up of twenty-four (24) decimal digits that include Game Identification Number, Pack Number and Ticket Number imaged on the back off the ticket and the one (1) unique PDF417 bar-coded representation made up of twenty-one (21) decimal digits that include the Game Identification Number, Ticket Validation Number, and security digits imaged on the front of the ticket covered by scratch off coating.
- O. **Retailer** means a location licensed and authorized by the Lottery to sell lottery tickets.

### 3. **SCRATCH-OFF GAME TICKET PRICE**

- A. Tickets for Scratch-off Games may be purchased at the price forth in the Game Rules and Regulations, unless authorized by the President at a discount for promotional purposes.

#### **4. HOW TO PURCHASE**

- A. Scratch-off Tickets are only available for purchase at KLC Retailers or by the Lottery directly to the public, in its sole discretion. Scratch-off Game selection may vary by Retailer.
- B. All sales are final. Once the purchase is completed, the player may not cancel the purchase. The player is solely responsible for ensuring that he or she has selected the correct Scratch-off Game and all options relating to that Game. Purchases made in error will not be refunded.
- C. Scratch-off Tickets may be purchased at a Retailer at the retailer terminal or at a self-service vending machine with cash, debit card, or credit card or with funds in the player's Fun Club account eWallet (as accepted by the Retailer pursuant to the Retailer's policy).
- D. Purchases made with Fun Club account: A player with an active KLC Fun Club account in good standing as set forth in the iLottery Terms of Use may purchase a Scratch-off Ticket with available funds in the player's Fun Club account ("eWallet"). To make a purchase using the eWallet, a player must have enabled the eWallet in the KLC mobile app on the player's personal device and must select the Player Card in the mobile app. After selecting the Player Card, a QR Code will be generated on the player's personal device which the player must scan at the retailer terminal or at the self-service vending machine to debit funds from the eWallet for purchase of the selected Scratch-off Ticket. The QR Code is available for a limited amount of time at which point it will expire. Bonuses awarded in the player's Fun Club account are not eligible to be used for a purchase at retail and can solely be used to purchase tickets online. A player must have at least the ticket cost in their eWallet to buy a Scratch-off ticket at a Retailer. A player is solely responsible for ensuring in the player's financial transaction history that the debit from the player's eWallet is accurate prior to leaving the Retailer with the ticket purchased.

#### **5. CLAIM PERIOD**

All prizes for Scratch-off Games must be claimed no later than one hundred and eighty (180) days after the announced end of sales for the specific Scratch-off Game purchased. Any prize not claimed by that date, and in the manner prescribed in by the Lottery, shall be forfeited. End of Game information is available on the KLC website.

#### **6. TICKET REDEMPTION AND CLAIMING PRIZES**

- A. Claiming at KLC Headquarters in Person or By Mail:**

- 1) All tickets winning a cash prize up to One Hundred Thousand Dollars (\$100,000) may be claimed at KLC Headquarters in person or by mailing your signed winning ticket and official Lottery claim form to: Kentucky Lottery Corporation, Claims Dept. 100, Louisville, Kentucky 40287-0001. The KLC is not responsible for lost or stolen tickets and the KLC does not reimburse players for any charges, costs, or expenses associated with claiming a ticket prize by mail.
- 2) All tickets winning a cash prize over One Hundred Thousand Dollars (\$100,000.01) must be redeemed in person at KLC Headquarters.

**B. Claiming at Retailers up to \$25,000:**

- 1) Tickets winning a cash prize of \$600.00 or less may be redeemed at any KLC Retailer. Retailers may continue to pay such prizes for one hundred and eighty (180) days after the announced end of sales for the specific Scratch-off Game.
- 2) Tickets winning a cash prize over \$600.00 and up to \$5,000.00 may be claimed at authorized cashing agents by presenting the Ticket along with an official Lottery paper or electronic claim form and required claim information required by law. A list of authorized cashing agents is available on the KLC website.
- 3) Prizes over \$5,000.00 and up to \$25,000.00 may be redeemed at authorized super cashing agents by presenting the Ticket along with an official Lottery paper or electronic claim form and required claim information required by law. A list of authorized super cashing agents is available on the KLC website.
- 4) Prizes over \$25,000.00 must be redeemed at KLC Headquarters as set forth in Section 6.A above by presenting or mailing the Ticket along with an official Lottery paper or electronic claim form and required claim information required by law.
- 5) The Kentucky Lottery Corporation reserves the right in its sole discretion to increase the total cash prize values that may be claimed at cashing agents. Players can contact the Lottery headquarters or a Lottery Retailer for current cashing limits.

**C. Mobile Cashing: Claiming Prizes up to \$600 into Fun Club account (“eWallet”)**

- 1) A player with an active KLC Fun Club account as set forth in the iLottery Terms of Use and who is eligible to play lottery online (iLottery) may elect to redeem a prize won on a ticket purchased at retail up to six hundred dollars (\$600.00) into the player’s Fun Club account wallet (“eWallet”). To claim a prize up to \$600 into the eWallet (“Mobile Cashing”), the player must have enabled the Ticket Scanner function on the KLC mobile app and scan the barcode from the front of the winning ticket using their personal device. The player must then select “Start Cashing” and follow the instructions for Mobile Cashing. A player is solely responsible for ensuring in the player’s financial transaction history that the prize

has been successfully deposited into the eWallet. The player should retain their ticket in their possession until they confirm that the transaction is complete and verify that the prize has been correctly redeemed to the eWallet.

- 2) Prizes won on a ticket purchased at retail and redeemed into the player's eWallet are subject to the iLottery Terms of Use and can be used to wager online, purchase at retail, or can be withdrawn as set forth in the iLottery Terms of Use.

#### **D. Other Claiming Restrictions**

- 1) The Kentucky Lottery Corporation reserves the right in its sole discretion to change the limits or requirements for claiming prizes in its sole discretion.
- 2) The payment of prizes to persons under eighteen (18) years of age and to those persons who may die before receiving any or all a particular prize shall be paid in accordance with KRS 154A.110 (relating to prizes payable after the death of a prize winner and payment to persons under eighteen (18) years of age), and rules promulgated with respect thereto.
- 3) The Lottery shall be discharged of all liability after payment of prizes as provided in KRS 154A.110(4) (relating to discharge of Lottery liability upon payment).

### **7. TICKET RESPONSIBILITY**

A. A Scratch-off Ticket is a bearer instrument. Scratch-off Tickets purchased from a Retailer using funds from a player's Fun Club account ("eWallet") remain bearer instruments. The receipt in the player's eWallet indicating that funds were debited from the eWallet for the purchase of a Scratch-off Ticket at retail is not evidence of a winning Scratch-off Ticket. Players must present a valid Ticket to claim a prize, in accordance with Section 8.

B. The KLC shall not be responsible for lost or stolen Tickets.

C. The KLC shall not be responsible for Tickets claimed by a player in error for a lower prize at a Retailer location.

### **8. TICKET VALIDATION REQUIREMENTS**

The determination of prize winners in any Scratch-off Game is subject to validation pursuant to the paragraphs below and subject to the Claim Periods set forth in Section 5 above.

To be a valid Scratch-off Game Ticket, all of the following requirements must be met:

- A. The exact number of Play Symbols and Prize Symbols as set forth in the Game Rules and Regulations must appear above or beneath the rub-off area on the front and back of the ticket.
- B. The exact number of Play Symbol Captions and Prize Symbol Captions as set forth in the Game Rules and Regulations must appear below each of the Play Symbols and Prize Symbols in the game play area, and each Play Symbol Caption must correspond with the Play Symbol under which it appears.
- C. The Legends, Play Symbols, Play Symbol Captions, Prize Symbols, Prize Symbol Captions as set forth in the Game Rules and Regulations, and Ticket Validation Number, Pack Ticket Number and Bar Code on the Ticket must be imaged in black ink in their entirety and be fully legible. Any deviation thereof must be submitted by claim for reconstructive verification.
- D. The Ticket must be intact.
- E. The Ticket must not be mutilated, altered, unreadable, reconstituted or tampered with in any manner.
- F. The Ticket must not be counterfeit.
- G. The Ticket must have been issued by the KLC in an authorized manner and must not be stolen nor appear on any list of voided tickets on file at the KLC.
- H. The Legends, Play Symbols, Play Symbol Captions, Prize Symbols, Prize Symbol Captions as set forth in the Game Rules and Regulations, and Pack Ticket Number and Ticket Validation Number, must be right-side-up and not reversed in any manner. Any deviation thereof must be submitted by claim for reconstructive verification.
- I. The Ticket must be complete and not miscut, and have exactly one (1) eighteen (18) digit Ticket Validation Number, Legends, Play Symbols, Play Symbol Captions, Prize Symbols, and Prize Symbol Captions, if applicable, as set forth in the Game Rules and Regulations, present in the play area on the front of the ticket. It must also have one (1) unique bar-coded representation made up of twenty-four (24) decimal digits that include the Game Identification Number, the Ticket Validation Number and Pack Number imaged on the back of the ticket, and one (1) unique bar-coded representation made up of twenty-seven (27) decimal digits that include the Game Identification Number, the Ticket Validation Number, the Pack Number and the security digits imaged on the front of the ticket covered by rub-off coating.
- J. The Ticket Validation Number and Pack Ticket Number of an apparent winning ticket must be confirmed by the KLC as that of a winning ticket and must not have been previously paid.

- K. The Ticket must not have a hole punched through it and must not be blank or partially blank, misregistered, defective, or printed or produced in error.
- L. Each of the Play Symbols must be exactly one of those described in the paragraphs above entitled "1. DEFINITIONS: "Play Symbol" and "Play Symbol Caption," respectively, as set forth in the Game Rules and Regulations.
- M. The Legends, Play Symbols, Play Symbol Captions, Prize Symbols, Prize Symbol Captions as set forth in the Game Rules and Regulations, and Ticket Validation Number, Pack Ticket Number and Bar Code on the ticket must be imaged in the specified font sizes and correspond precisely to the artwork for the Scratch-off Game on file at the KLC.
- N. The display printing must be regular in every respect and correspond precisely with the artwork for the Scratch-off Game on file at the KLC.
- O. The Ticket must pass all validation tests of the KLC. Any Ticket(s) not passing all the validation tests in this section are void and ineligible for any prize.

#### **9. TAXES AND DEBT SET OFF**

Kentucky and federal withholding shall be withheld by the KLC from prize payments in such amounts as may be required, in accordance with applicable provisions of state and federal law. Prizes are subject to set off of certain debts as required by law. The KLC, pursuant to state and federal law, may be required to send winner's personal and prize information to state governmental agencies for their administrative use.

#### **10. DISPUTES**

In the event a dispute between the KLC and the Ticket bearer occurs as to whether a Ticket is a winning Ticket and the Ticket prize has not been paid, the President may, solely at his or her discretion, replace the disputed Ticket(s) with an unplayed ticket or tickets of equivalent sale price from a current KLC Scratch-off Game. This shall be the sole and exclusive remedy of the bearer of the Ticket in the event of such disputes.

#### **11. GOVERNING LAW**

In purchasing a Ticket, the purchaser agrees to comply with and abide by applicable Kentucky state laws; all rules, regulations, directives and final decisions of the KLC; and all procedures established by the President for the conduct of the game. Persons altering tickets are subject to prosecution.

#### **12. PURCHASE AND PRIZE PAYMENT RESTRICTIONS**

No Scratch-off Game Ticket shall be purchased and no prize paid to any of the following persons: no person under the age of eighteen (18); any member of the Board of Directors, officer or employee of the KLC; any vendor (as defined in KRS 154A.010) or related entity; any member of the Board of Directors, officer, employee of, partner in, or owner of any vendor or related entity to the vendor; or any spouse, child, brother, sister, or parent residing as a member of the same household in the principal place of abode of any said person.

### **13. TERMINATION OF THE GAME**

The President, or designee, at any time, may announce an end of sales date for any Scratch-off Game. No tickets for that Game shall be distributed to Retailer locations after that date. Games may be ended before all prizes have been claimed, including top prizes.

### **14. UNCLAIMED PRIZE MONEY**

All prize money on winning Kentucky Scratch-off Tickets may be retained by the President for payment to the person entitled thereto. In the event no claim or redemption is made within one hundred eighty days (180) days of the purchase date printed on the Ticket, the prize money shall be deposited and paid out in accordance with KRS 154A.110(3).

### **15. RETAILER CONDUCT**

- A. Retailers shall sell their tickets in sequential order within a pack, and in Pack-Number order.
- B. Retailers are prohibited from exchanging packs with other Retailers.
- C. Retailers are prohibited from playing Scratch-off Game Tickets using any method other than fair chance, or in any manner contrary to the principle that every ticket has an equal and random chance of winning a prize.
- D. Retailers and Retailers' employees are prohibited from placing their own or any other name on any ticket not purchased and redeemed by said Retailer or employee.

### **16. REORDER**

If determined by the KLC's President or her designee, KLC Scratch-off Games are subject to a full or partial reorder of tickets. The partial reorder quantity will be based on a subset of the original prize structure as set forth in the Game Rules and Regulations proportionate to each prize level, such that the odds for each prize, including the top prize, remain the same. All new prizes from the reorder quantity will be added to the value of prizes from the original game prizes and become part of the total prizes for the game.