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CHEROKEE NATION GAMING COMMISSION
RULES AND REGULATIONS

CHAPTER:	Gaming Dispute Resolution	CHAPTER #:	VIII
SUBJECT:	Class II Gaming Prize Claim	SECTION –SUBSECTION:	A
EFFECTIVE DATE:		SUPERSEDES MATERIAL DATED:	7/28/2008
APPROVED BY:		DATE:	

PURPOSE

The purpose of this Section is to ensure that patrons are afforded due process in seeking resolution to a dispute arising in connection with Class II game play and/or promotional activities of a Class II Gaming Facility.

SCOPE

The provisions of this Section shall apply to gaming and gaming-related disputes between gaming patrons and gaming operations that are subject to the jurisdiction of Cherokee Nation Gaming Commission (CNGC).

AUTHORITY

Title 4 § 22 CNCA
25 CFR 522.2 (f)

A. DEFINITIONS

1. Class II Gaming – The game of bingo...
2. Cherokee Nation Entertainment – The wholly owned tribal corporation established to conduct gaming operations on behalf of the Cherokee Nation (hereinafter “enterprise”).
3. Cherokee Nation Gaming Commission (CNGC) – The regulatory body established by the Cherokee Nation to oversee and regulate the conduct of gaming on lands owned by the Cherokee Nation.



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4. Gaming Activity – Event that is the cause or subject of protest and/or allegation of liability against the enterprise. This definition also covers requests for refunds associated with gaming activities.
5. Gaming Management – The Management/Executive designee authorized to reach a decision on behalf of the enterprise/gaming operation facility.
6. Management Official – A supervisor, pit boss, manager-on-duty, or any other employee authorized to review claims and render a decision on a patron’s initial prize claim.
7. Prize Claim – A complaint related to: game play resulting in disagreement on behalf of the patron in the amount of any prize which has been awarded; the failure to be awarded a prize through gaming or promotional activity, or; the right to receive a refund or other compensation subject to management review and/or investigation.
8. Prize Claim Dispute – Unresolved prize claim or a decision made by the enterprise in reference to a prize claim in which the validity of such is questioned by a patron, thus, requiring further review.
9. Prize Limit – The maximum amount of any prize claim shall be the amount of the prize which the claimant establishes he/she was entitled to be awarded. The maximum allowed payout will be determined per the game pay table, pay structure, and/or pot.
10. Promotional Activity – An event marketed by a gaming facility using advertisements, special events, or endorsements wherein incentives (e.g. discounts, free items, a contest for prizes, or a tournament) are offered to gaming patrons.



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B. NO CAUSE OF ACTION CREATED

Provisions of this Section or of any other Chapter of these Rules and Regulations shall not create a cause of action against any gaming operation, gaming employee, the Cherokee Nation, or the CNGC.

C. CLAIMS PROCESS

1. A patron may initiate a claim by notifying casino personnel of the gaming activity event for which payment is being sought.
2. Claims will be primarily handled through a process set forth by the enterprise as approved by the CNGC.
3. Management Official receiving the claim shall investigate information available to render a decision.
4. After considering the information available, a management official shall inform the patron of his/her decision in writing, which shall be consistent with all applicable rules, terms and conditions relating to the claim.
5. Should the patron disagree with the decision rendered by the management official, the management official shall inform the patron of the Dispute Resolution Process and provide the patron with notice of the patron's rights and responsibilities. Notice shall be on a form approved by the CNGC that shall set forth the address of Gaming Management where a dispute may be filed.
6. A copy of the dispute notice shall be maintained by management and provided to the CNGC within forty-eight (48) hours.



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D. FILING A DISPUTE

1. A patron may dispute a decision of a management official by filing a written dispute with Gaming Management within ten (10) calendar days of the denial of their claim or from the date of the occurrence, whichever is later. Failure by the patron to file the dispute within this timeframe shall bar further review.
2. The dispute must set forth the patron’s full name, address, telephone number (if any), and email address (if any), as well as the full name, address, telephone number and email address (if any) of any representative authorized to act or settle the claim on behalf of the patron.
3. The dispute must contain all information and/or documentation available to the patron on a form provided by Gaming Management, as approved by the CNGC.
4. Gaming Management shall have seventy-two (72) hours after receipt of the dispute in which to render a decision based on a fair and objective review of all available evidence, in accordance with house and game rules and/or terms and conditions of the promotional activity.
5. The decision of Gaming Management shall be in writing and shall be hand-delivered (with a witness present) or sent via certified mail to the patron or their authorized agent and the CNGC. The decision must contain a clear statement of the decision and of the reason(s) and/or considerations supporting such.
6. Compensation, if so awarded, may not exceed the amount of the claim or prize limit.
7. A copy of the Gaming Dispute Procedures outlining all appeal procedures adopted by the CNGC, in compliance with this section, shall be enclosed with the decision.



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8. Notice of Gaming Management’s decision shall be deemed served should the patron refuse delivery. Proof of delivery or refusal shall be provided to CNGC within forty-eight (48) hours of receipt by the enterprise.

E. APPEAL TO THE CNGC

1. A patron may file an appeal of Gaming Management’s decision by filing a Petition for Review within fifteen (15) calendar days after receipt of the decision of Gaming Management. Failure by a patron to file an appeal within this timeframe shall render Gaming Management’s decision final and binding on the patron.
2. A Petition for Review sent via First Class Mail shall be considered timely filed if postmarked prior to the expiration of the fifteen (15) calendar-day period. Petitions for Review that are not filed within the time provided for in this section shall be summarily dismissed, unless the CNGC determines that Gaming Management failed to timely inform the patron of the deadline for petitioning to the CNGC. Requests for extensions of time to file the Petition for Review may be granted at the discretion of the CNGC.
3. Decisions of Gaming Management are subject to review by the CNGC only when the following requirements have been met:
 - a. The claimant delivered a valid, timely, written prize claim dispute notice to the enterprise pursuant to section D (1) of this section;
 - b. The prize claim has been denied by Gaming Management, and;
 - c. The Petition for Review was filed with CNGC within fifteen (15) days of receipt of Gaming Management’s decision.
4. A dispute shall not be subject to direct review by CNGC; provided, however, if the CNGC determines that the management official and/or Gaming Management



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did not make dispute resolution procedures and/or forms available to the patron, a dispute may then be reviewed by the CNGC in accordance with the rules of this section. The CNGC’s decision to hear such a dispute shall be irrespective of the deadlines contained in sections 1, 2, and 3 above.

5. The CNGC shall not consider any issues contained in the Petition for Review that were not first presented to the management official and/or Gaming Management.
6. The Petition for Review shall be signed by the patron and submitted to the CNGC, and shall set forth:
 - a. The patron’s name, address, telephone number and email address (if any), as well as the full name, address, telephone number and email address (if any) for any representative authorized to act or settle the claim on behalf of the patron;
 - b. A statement of the facts and circumstances giving rise to the dispute;
 - c. A copy of Gaming Management’s decision and a statement of why the decision was erroneous;
 - d. Copies of any pertinent documents, affidavits, or statements of witnesses that were presented to Gaming Management in support of the patron’s position shall be submitted with the Petition for Review, and;
 - e. A description of the relief sought.
7. Upon receipt of a timely filed Petition for Review, the CNGC shall notify Gaming Management and request copies of Gaming Managements’ decision and any reports, evidence, or other materials considered by Gaming Management in reaching its decision.
8. At any time after the filing of the Petition for Review, the CNGC, in its discretion, may order the parties to submit additional writings, statements, records, books, exhibits, documents or other tangible things relevant to the issues raised in the



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Petition for Review. CNGC may, in its discretion, conduct its own inquiry into the allegations by requesting additional statements from witnesses or inspecting gaming facilities. The Rules of Evidence shall not apply to review proceedings unless the CNGC orders otherwise.

9. Within ten (10) calendar days of receipt of a copy of the Petition for Review, the gaming facility may file a response as well as any counter-affidavits or statements of witnesses in support of its position.
10. Copies of the Petition for Review, any subsequent motions and documents filed by either party with the CNGC shall be mailed to all other parties involved in the case.

F. REPRESENTATION BY COUNSEL

1. In proceedings before the CNGC, the patron and/or the gaming facility may appear pro se or through an attorney admitted to practice before the courts of Cherokee Nation, provided the attorney has filed an entry of appearance no less than five (5) days before a hearing with a copy of same contemporaneously mailed to the other party.
2. In all cases under this Chapter, the parties to review proceedings before the CNGC shall bear their own respective costs and attorney’s fees, regardless of which party may prevail.

G. HEARINGS

1. CNGC’s participation in the dispute resolution process hereunder shall be limited to a determination of whether the management official or Gaming Management fairly applied all applicable rules, terms and conditions to facts proved with substantial evidence. CNGC shall not conduct trials de novo and any hearings it may order shall be for the limited purpose of determining the fairness of Gaming



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Management’s decision. Accordingly, unless the CNGC, in its sole discretion, orders otherwise, issues raised in the Petition for Review shall be decided without hearings or oral testimony of the parties or witnesses, but instead shall be decided on the basis of the documents, written statements, reports and/or other tangible things submitted by the parties and considered by Management. Documents and materials not considered by the management official or Gaming Management will not be reviewed by the CNGC unless the CNGC, in its discretion, determines that the dispute would not be fairly resolved without considering such documents or materials.

2. The CNGC’s decision shall be in writing and copies of same shall be mailed to the parties via certified mail, return receipt requested. In its decision, the CNGC shall determine whether the decision of the facility’s Management was based on substantial evidence and whether Management fairly applied applicable rules, terms and conditions posted at the facility when the dispute arose. The CNGC may affirm, reverse, or modify Management’s decision, or remand the dispute to Gaming Management for further action.

H. APPEAL OF CNGC DECISION

1. The CNGC’s decision shall state that the decision may be appealed to the Cherokee Nation District Court within thirty (30) calendar days of the receipt of the CNGC’s decision, or the decision will become final without further right of review.
2. The appeal is initiated by the patron by filing a Notice of Appeal with the Cherokee Nation District Court which shall contain a statement of the grounds for the appeal.
3. Should the patron disagree with the decision of the Cherokee Nation District Court, he/she may appeal the decision to the Cherokee Nation Supreme Court by filing a written appeal within thirty (30) days of receipt of the District Court’s decision. Failure to file an appeal within this timeframe will render the District



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Court’s decision final without further right of review. The decision of the Supreme Court will be final and binding.

I. REPORTING REQUIREMENTS

1. An electronic report of all claims and disputes must be maintained in a format approved by the CNGC and must permit the data to be queried by:
 - a. Facility name;
 - b. Vendor, if applicable;
 - c. Claim type (e.g. gaming machine, promotion, tournament, refund)
 - d. Machine number, if applicable;
 - e. Claim/dispute amount;
 - f. Claim/dispute status;
 - g. Date of claim/dispute occurrence;
 - h. Date filed;
 - i. Date of approval/denial;
 - j. Description of any pertinent documents received by patron, satisfaction of reporting requirements to the patron and the CNGC by date, if such reporting is required by this section.
2. All claims/disputes shall be referenced by a control number within this report.
3. The claims/disputes report shall be provided to the CNGC upon request.

J. PENALTIES

In the event that the CNGC finds reasonable evidence that management failed to comply with any provision of this chapter, the CNGC may take action on the gaming license(s) of management personnel found to be in violation of this regulation and/or assess a minimum fine up to Twenty-Five-Thousand Dollars (\$25,000.00) to the operation for each level of management found to be in non-compliance.



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SUBJECT:	Compact Gaming Prize Claim	SECTION –SUBSECTION:	B
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PURPOSE

The purpose of this Section is to ensure that patrons are afforded due process in seeking resolution to a dispute arising in connection with Compact game play and/or promotional activities.

SCOPE

The provisions of this Section shall apply to gaming-related disputes between gaming patrons and gaming operations that are subject to the jurisdiction of Cherokee Nation Gaming Commission (CNGC).

AUTHORITY

Title 4 § 22 CNCA
 Tribal-State Compact Part 5 (A); Part 6 (B)

A. DEFINITIONS

1. Cherokee Nation Entertainment (CNE) – The wholly owned tribal corporation established to conduct gaming operations on behalf of the Cherokee Nation (hereinafter “enterprise”).
2. Cherokee Nation Gaming Commission (CNGC) – The regulatory body established by the Cherokee Nation to oversee and regulate the conduct of gaming on lands owned by the Cherokee Nation.
3. Compact Game – An electronic and/or card/table game authorized under the model compact and as described in O.S. Title 3A.



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4. Gaming Activity – Event that is the cause or subject of protest and/or allegation of liability against the enterprise. This definition also covers requests for refunds associated with gaming activities.
5. Gaming Management – The Management/Executive designee authorized to reach a decision on behalf of the enterprise/gaming operation facility.
6. Management Official – A supervisor, pit boss, manager-on-duty, or any other employee authorized to review claims and render a decision on a patron’s initial prize claim.
7. Prize Claim – A complaint related to: game play resulting in disagreement on behalf of the patron in the amount of any prize which has been awarded; the failure to be awarded a prize through gaming or promotional activity, or; the right to receive a refund or other compensation subject to management review and/or investigation.
8. Prize Claim Dispute – Unresolved prize claim or a decision made by the enterprise in reference to a prize claim in which the validity of such is questioned by a patron, thus, requiring further review.
9. Prize Limit – The maximum amount of any prize claim shall be the amount of the prize which the claimant establishes he/she was entitled to be awarded. The maximum allowed payout will be determined per the game pay table, pay structure, and/or pot.
10. Promotional Activity – An event marketed by a gaming facility using advertisements, special events, or endorsements wherein incentives (e.g. discounts, free items, a contest for prizes, or a tournament) are offered to gaming patrons.
11. State Compliance Agency (SCA) – The agency charged with overseeing compact gaming on behalf of the State of Oklahoma; currently, the Office of State Finance.



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B. NO CAUSE OF ACTION CREATED

Provisions of this Section or of any other Chapter of these Rules and Regulations shall not create a cause of action against any gaming operation, gaming employee, Cherokee Nation, or the CNGC.

C. CLAIMS PROCESS

1. A patron may initiate a claim for the event for which payment is being sought by filing a written prize claim notice with either casino personnel or with the CNGC.
 - a. A copy of the dispute notice filed with CNE shall be provided to the CNGC and the SCA within forty-eight (48) hours.
 - b. A copy of the dispute notice filed with the CNGC shall be provided to the CNE and the SCA within forty-eight (48) hours.
2. The written prize claim notice shall state:
 - a. The date, time, place and circumstances of the incident upon which the prize claim is based;
 - b. The identity of any persons known to have information regarding the incident, including employees or others involved in or who witnessed the incident;
 - c. The amount demanded and the basis for said amount;
 - d. The name, address, telephone number and email address (if any) of the claimant, and the name, address, telephone number and email address (if any) of any representative authorized to act or settle the claim on behalf of the claimant.



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3. All notices of prize claims must be filed within ten (10) calendar days of the occurrence. Failure to file a claim within this timeframe will forever bar further review.
4. All notices of prize claims shall be signed by the claimant. The prize claim notice shall be signed under oath.
5. CNE, through a designated Management Official, shall promptly review, investigate and make a determination regarding the prize claim.
 - a. Claimants shall cooperate in providing information, including personal sworn statements and agreeing to be interviewed, as CNE shall reasonably request.
 - b. The claimant is permitted to have counsel present during any such interview.
 - c. A list of designated Management Officials shall be on file with the CNGC with updates being provided quarterly or as the list is modified.
 - d. Notice of the Management Official’s decision shall be provided to CNGC upon issuance along with all supporting documentation used in rendering the decision.
6. If the prize claim is not resolved within seventy-two (72) hours from the time of filing the claim in accordance with paragraphs 2 and 3 of this subsection, the CNGC shall immediately notify the SCA in writing that the claim has not been resolved.
7. In the event the claim is resolved, the CNGC shall not be obligated to report that fact to the SCA, but shall make CNGC reports available for review.
8. Any portion of a prize claim which is unresolved shall be deemed denied if CNE fails to notify the claimant in writing of its approval within thirty (30) calendar days of the filing date, unless the parties agree by written agreement to extend the date. Each extension shall be for no more than thirty (30) calendar days, but there shall be no limit on the number of written agreements for extensions; provided



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that no written agreements for extension shall be valid unless signed by the claimant and an authorized representative of the CNGC. The claimant and the CNE may continue attempts to settle a claim beyond an extended date; provided, settlement negotiations shall not extend the date of denial in the absence of a written extension required by this paragraph.

D. FILING A DISPUTE

1. A patron may dispute a decision by CNE by filing a written dispute with Gaming Management within ten (10) calendar days of the denial of their claim or from the date of the occurrence, whichever is later. Failure by the patron to file the dispute within this timeframe shall bar further review.
2. The written dispute notice shall state:
 - a. The date, time, place and circumstances of the incident upon which the prize claim is based;
 - b. The identity of any persons known to have information regarding the incident, including employees or others involved in or who witnessed the incident;
 - c. The amount demanded and the basis for said amount;
 - d. The name, address, telephone number and email address (if any) of the claimant, and the name, address, telephone number and email address (if any) of any representative authorized to act or settle the claim on behalf of the claimant.
3. Notice of Gaming Management’s decision shall be deemed served should the patron refuse delivery. Proof of delivery or refusal shall be provided to CNGC within forty-eight (48) hours of receipt by the enterprise.



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E. APPEAL TO THE CHEROKEE NATION DISTRICT COURT

1. An appeal may be initiated by the patron by filing a Notice of Appeal with the Cherokee Nation District Court which shall contain a statement of the grounds for the appeal.
2. A judicial proceeding for any cause arising from a prize claim may be maintained in accordance with and subject to the limitations of subsection C of this Part only if the following requirements have been met:
 - a. The claimant has followed all procedures required by this Part, including without limitation, the delivery of a valid and timely written prize claim notice to the enterprise,
 - b. The enterprise has denied the prize claim, and
 - c. The claimant has filed the judicial proceeding no later than one hundred eighty (180) days after denial of the claim by the enterprise; provided that neither the claimant nor the enterprise may extend the time to commence a judicial proceeding.

F. NOTICE REQUIREMENTS

1. Notices explaining the procedure and time limitations with respect to making a prize claim shall be prominently posted in the facility. Such notices shall explain the method and places for making claims, that this procedure is the exclusive method of making a prize claim, and that claims that do not follow this procedure shall be forever barred.
2. The enterprise shall make pamphlets containing the requirements in this subsection readily available to all patrons of the facility and shall provide such pamphlets to a claimant approved by CNGC within five (5) days of the filing date of a claim.



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G. REPORTING REQUIREMENTS

1. An electronic report of all claims and disputes must be maintained in a format approved by the CNGC and must permit the data to be queried by:
 - a. Facility name;
 - b. Vendor, if applicable;
 - c. Claim type (e.g. gaming machine, promotion, tournament, refund)
 - d. Machine or table number, if applicable;
 - e. Claim/dispute amount;
 - f. Claim/dispute status;
 - g. Date of claim/dispute occurrence;
 - h. Date filed (may be the date received by the CNGC);
 - i. Date notice sent to CNGC/SCA;
 - j. Date of approval/denial;
 - k. Description of any pertinent documents received by patron, satisfaction of reporting requirements to the patron and the CNGC by date, if such reporting is required by this section.

2. All claims/disputes shall be referenced by a control number within this report.

3. The claims/disputes report shall be provided to the CNGC upon request.

H. PENALTIES

In the event that the CNGC finds reasonable evidence that management failed to comply with any provision of this chapter, the CNGC may take action on the gaming license(s) of management personnel found to be in violation of this regulation and/or assess a fine up to Twenty-Five Thousand Dollars (\$25,000.00) to the operation for each level of management found to be in non-compliance.



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CHAPTER:	Gaming Dispute Resolution	CHAPTER #:	VIII
SUBJECT:	Off-Track Wagering Gaming Prize Claim	SECTION –SUBSECTION:	C
EFFECTIVE DATE:		SUPERSEDES MATERIAL DATED:	7/28/2008
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PURPOSE

The purpose of this Section is to ensure that patrons are afforded due process in seeking resolution to a dispute arising in connection with Compact game play and/or promotional activities.

SCOPE

The provisions of this Section shall apply to gaming-related disputes between gaming patrons and gaming operations that are subject to the jurisdiction of Cherokee Nation Gaming Commission (CNGC).

AUTHORITY

Title 4 § 22 CNCA
Off-Track Wagering Compact § 8 Claims

A. DEFINITIONS

1. Cherokee Nation Entertainment (CNE) – The wholly owned tribal corporation established to conduct gaming operations on behalf of the Cherokee Nation (hereinafter “enterprise”).
2. Cherokee Nation Gaming Commission (CNGC) – The regulatory body established by the Cherokee Nation to oversee and regulate the conduct of gaming on lands owned by the Cherokee Nation.
3. Compact – The Off-Track Wagering Compact entered into between the Cherokee Nation and the State of Oklahoma.



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SUBJECT:	Off-Track Wagering Gaming Prize Claim	SECTION –SUBSECTION:	C
EFFECTIVE DATE:		SUPERSEDES MATERIAL DATED:	7/28/2008
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4. Gaming Activity – Event that is the cause or subject of protest and/or allegation of liability against the enterprise. This definition also covers requests for refunds associated with gaming activities.
5. Management Official – The General Manager, Assistant General Manager, Director of Gaming, supervisor, pit boss, manager-on-duty, or any other employee authorized to review and render a decision on a patron’s prize claim.
6. Prize Claim – A complaint related to: game play resulting in disagreement on behalf of the patron in the amount of any prize which has been awarded; the failure to be awarded a prize through gaming or promotional activity, or; the right to receive a refund or other compensation subject to management review and/or investigation. This term is synonymous with “Wagering Claim” as defined in the Off-Track Wagering Compact.
7. Prize Claim Dispute – Unresolved prize claim or a decision made by the enterprise in reference to a prize claim in which the validity of such is questioned by a patron, thus, requiring further review.
8. Prize Limit – The maximum amount of any prize claim shall be the amount of the prize which the claimant establishes he/she was entitled to be awarded. The maximum allowed payout will be determined per the game pay table, pay structure, and/or pot.
9. Promotional Activity – An event marketed by a gaming facility using advertisements, special events, or endorsements wherein incentives (e.g. discounts, free items, a contest for prizes, or a tournament) are offered to gaming patrons.
10. State Compliance Agency (SCA) – The agency charged with overseeing compact gaming on behalf of the State of Oklahoma; currently, the Office of State Finance.



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B. NO CAUSE OF ACTION CREATED

Provisions of this Section or of any other Chapter of these Rules and Regulations shall not create a cause of action against any gaming operation, gaming employee, Cherokee Nation, or the CNGC.

C. CLAIMS PROCESS

1. A patron may initiate a claim for the event for which payment is being sought by filing a written prize claim notice with the CNGC at the facility where the gaming activity took place. A copy of the claim will be provided to CNE within forty-eight (48) hours of receipt.
2. The written prize claim notice shall state:
 - a. The date, time, place and circumstances of the incident upon which the prize claim is based;
 - b. The identity of any persons known to have information regarding the incident, including employees or others involved in or who witnessed the incident;
 - c. The amount demanded and the basis for said amount;
 - d. The name, address and telephone number of the claimant, and the name, address and telephone number of any representative authorized to act or settle the claim on behalf of the claimant.
3. All notices of prize claims must be filed within ninety (90) days of the occurrence. Failure to file a claim within this timeframe will forever bar further review.
4. All notices of prize claims shall be signed by the patron. The prize claim notice shall be signed under oath.



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5. CNE, through a designated Management Official, shall promptly review, investigate and make a determination regarding the prize claim.
 - a. Claimants shall cooperate in providing information, including personal sworn statements and agreeing to be interviewed, as CNE shall reasonably request.
 - b. The claimant is permitted to have counsel present during any such interview.
 - c. A list of designated Management Officials shall be on file with the CNGC with updates being provided quarterly or as the list is modified.
6. Notice of CNEs decision shall be deemed served should the patron refuse delivery. Proof of delivery or refusal shall be provided to CNGC within forty-eight (48) hours of receipt by the enterprise.
7. A claim is deemed denied if CNE fails to approve the claim in its entirety within ninety (90) days of receipt, unless the interested parties have reached a settlement agreement before the expiration of that period. A claim not resolved in ninety (90) days is deemed denied.
8. A patron may not initiate suit unless the claim has been denied in whole or in part. The patron and CNE may continue attempts to settle a claim; however, settlement negotiations do not extend the date of denial.
9. A claim against CNE shall be barred unless litigation to pursue a denied claim is commenced within one (1) year of the denial of such claim. Neither the patron nor CNE may extend the time to commence an action by continuing to attempt settlement of the claim.

D. APPEAL TO THE CHEROKEE NATION DISTRICT COURT

1. An appeal may be initiated by the patron by filing a Notice of Appeal with the Cherokee Nation District Court which shall contain a statement of the grounds for the appeal.



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2. No action for any cause arising from a patron gaming dispute shall be maintained unless valid notice has been given and the action is commenced in the Cherokee Nation District Court within one (1) year after denial of the claim.

E. NOTICE REQUIREMENTS

Notices explaining the dispute resolution procedures for wagering claims shall be posted in prominent locations in each gaming facility and the copies will be made available upon request to the patron.

F. REPORTING REQUIREMENTS

1. An electronic report of all claims and disputes must be maintained in a format approved by the CNGC and must permit the data to be queried by:
 - a. Facility name;
 - b. Vendor, if applicable;
 - c. Claim type (e.g. gaming machine, promotion, tournament, refund)
 - d. Machine or table number, if applicable;
 - e. Claim/dispute amount;
 - f. Claim/dispute status;
 - g. Date of claim/dispute occurrence;
 - h. Date filed (may be the date received by the CNGC);
 - i. Date notice sent to CNGC/SCA;
 - j. Date of approval/denial;
 - k. Description of any pertinent documents received by patron, satisfaction of reporting requirements to the patron and the CNGC by date, if such reporting is required by this section.
2. All claims/disputes shall be referenced by a control number within this report.
3. The claims/disputes report shall be provided to the CNGC upon request.



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G. PENALTIES

In the event that the CNGC finds reasonable evidence that management failed to comply with any provision of this chapter, the CNGC may take action on the gaming license(s) of management personnel found to be in violation of this regulation and/or assess a fine up to Twenty Five-Thousand Dollars (\$25,000.00) to the operation for each level of management found to be in non-compliance.