INTEGRITY STATEMENT

- The LCI Father's Day Derby presented by Yamaha will hereafter be referred to as the "Father's Day Derby". Lake Champlain International, Inc. will hereafter be referred to as "LCI".
- 2. Each LCI Father's Day Derby participant, and all registered affirming witnesses, must submit to a polygraph (lie detector) examination upon request of Father's Day Derby Officials, or he/she shall be disqualified. Based on the results of this examination, the LCI Board of Directors reserves the right to disqualify the contestant. If Father's Day Derby Officials disqualify a contestant, all fish which were offered by that contestant during the Father's Day Derby shall also be disallowed. Furthermore, any contestant who has ever been disqualified by Father's Day Derby Officials shall be permanently barred from participation in all future fishing derbies promoted by LCI.

REGISTRATION

- 3. Prior to the Father's Day Derby, each contestant must purchase a valid individual, junior or family registration, either directly from LCI or through one of the 2024 Official Retail Registration Outlets.
- 4. All participants must hold a valid fishing license for the waters they are fishing as required by state law.
- 5. All persons aboard the same vessel/boat must be registered in the Father's Day Derby. No one is allowed to be on the boat if they are not registered, regardless of whether they are fishing.
- 6. A family registration may be purchased for the Father's Day Derby and includes the following: registrant, spouse, and their legally dependent children seventeen (17) years of age or younger at opening of the Father's Day Derby. Only one registration form will be issued per family which covers all family registrants. Each registered family member is eligible for Father's Day Derby prizes; however, any random drawings to determine prize winners will be executed according to the rule of one chance per registration form, not per person registered (raffle prizes excluded).
- 7. Father's Day Derby registrations must be purchased no later than 11:59 pm on Friday, June 14, 2024.
- 8. Father's Day Derby registration forms are not transferable. They must be presented on each occasion a fish is offered, and they may not be honored or replaced if lost. This determination is made

- at the sole discretion of LCI. Any number of fish may be offered by each Father's Day Derby contestant using the same registration form.
- 9. Requests for refunds due to accidental duplicate registration purchase will be considered only if made in writing and postmarked on or before June 14, 2024.
- 10. Requests for refunds for any other reason must be made in writing, submitted with the registration to be nullified, and must be postmarked on or before June 14, 2024.

WITNESSES

- 11. To affirm the integrity of the catch of each fish offered in the Father's Day Derby, there MUST BE A REGISTERED AFFIRMING WITNESS TO EACH CATCH.
- 12. Shore and pier anglers MUST HAVE A REGISTERED AFFIRMING WITNESS TO EACH CATCH.

REGISTERING THE FISH

- 13. CONTESTANTS and AFFIRMING WITNESSES must complete a weigh-in form furnished by the LCI Board of Directors at the weigh station.

 Only official weigh-in forms transmitted to Father's Day Derby Headquarters from official weigh stations will be accepted.
- 14. The contestant is responsible for the accuracy of the information about his or her entered fish as it is transcribed on the official weigh-in form. Once the contestant has affixed his or her signature to the weigh- in form, he or she relinquishes all rights to challenge the accuracy of the data.
- 15. Weigh-in data as transcribed, and signed to, on the official weigh-in form at the weigh station will not be considered final until all entered information has been transmitted to Father's Day Derby Headquarters, subjected to biological feasibility scrutiny, and accepted by Father's Day Derby Officials. The signature of a Father's Day Derby Weigh Station Captain on an official weigh-in form does not in and of itself constitute the final determination concerning any entry.

BOUNDARIES / HOURS

- 16. The boundaries of the Father's Day Derby shall include:
 - a. Lake Champlain Proper as defined in the New York Freshwater Fishing Official Regulations Guide and Vermont Hunting, Fishing and Trapping Laws and Guide.

- b. Southern Boundary: Lock Number 12 at Whitehall, NY
- c. Northern Boundary: Canadian border.
- 17. Any water fished must have reasonable and convenient access by public right-of-way. Anglers may not fish in waters that are only accessible by private permission or limited right- of-way, or that cannot otherwise be reasonably accessed by all participants.
- 18. Father's Day Derby hours:

Opening: 12:01 a.m., Saturday, June 15, 2024

Closing: 4:00 p.m., Monday, June 17, 2024

19. Father's Day Derby Weigh Station hours:

Weigh station hours are 9:00 a.m. to 6:00 p.m. Saturday & Sunday, 9:00 a.m. to 4:00 p.m. on Monday, at any of the regular weigh stations (listed on locator map). Two weigh stations will operate with extended hours of 9 a.m. to 8 p.m. Saturday and 8 a.m. to 8 p.m. on Sunday and four weigh stations will operate 24-hours a day beginning at 9:00 a.m. Saturday, June 15, 2024. All weigh stations close at 4 p.m. on Monday, June 17, 2024.

- 20. All fish entered in the Father's Day Derby must be caught upon hook and line and retrieved by rod and reel within the boundaries of the Father's Day Derby.
- 21. Fish must be caught between 12:01 a.m. Saturday, June 15, 2024 and prior to 4:00 p.m. Monday, June 17, 2024. All fish must be presented to a Father's Day Derby weigh station no later than 4:00 p.m. Monday, June 17, 2024.
- 22. Any angler found importing fish from another body of water, misrepresenting a fish's weight, attempting to alter a fish's weight or manipulate the fish in any manner to achieve a change in weight will be subject to legal proceedings.

ANGLING REGULATION

- 23. Father's Day Derby contestants shall only enter fish caught within the derby boundary and hours.
- 24. The same angler must cast and hook, or, in the case of a trolled release, fight, and bring the fish to net unaided by any other person. No other person may touch any part of the tackle during the playing of the fish or give aid other than taking the leader for landing purposes.

- 25. Only two (2) lines are permitted per angler at any time during the derby. This applies for both the Vermont and New York side of the lake. This rule applies regardless of state regulation.
- 26. Father's Day Derby contestants may enter one or more fish.
- 27. All contestants must follow local and federal angling laws.

CONDITION OF FISH

- 28. All fish must be whole, fresh, and never frozen. No gaffed, snagged, or foul-hooked fish will be accepted for entry. Fish entered may be marked for identification purposes and may at the sole discretion of the Father's Day Derby Officials become the property of the LCI Board of Directors. Any angler found misrepresenting a fish's weight or attempting to alter a fish's weight will be subject to legal proceedings.
- 29. In the interest of conservation of fish species, anglers are encouraged to release all fish caught in the Father's Day Derby. The intent is to release all fish entered alive, and anglers are encouraged to properly handle live fish. For the purposes of the Father's Day Derby, a fish shall be determined to be alive if, at the sole discretion and judgment of the Weigh Station Captain, the fish shows any reasonable signs of life. Any fish entered, considered to be alive under this criterion, shall be validated for a 5% LCI Derby Prize Point bonus. The Weigh Station Captain's determination shall be made at the time of weigh-in and shall be considered final.

ELIGIBLE SPECIES & SIZES

- 30. The nine eligible species categories in the Father's Day Derby are:
 - a. Cold Water Division:

Lake Trout Species Category Atlantic Salmon Species Category, to include Landlocked Atlantic Salmon, Steelhead and Brown Trout

b. Cool Water Division:

Walleye Species Category Northern Pike Species Category Smallmouth Bass Species Category

c. Warm Water Division:

Largemouth Bass Species Category Bowfin Species Category Catfish Species Category Extraordinary Species Category, to include Carp and Sheepshead (Freshwater Drum)

31. Fish which do not conform to all Fish and Wildlife laws of the applicable state shall be disqualified. Due to concern for the conservation of all fish species, the following minimum lengths have been established:

Atlantic Salmon/Steelhead	21"
Brown Trout	19"
Lake Trout	28"
Smallmouth Bass	17"
Largemouth Bass	16"
Northern Pike	32"
Walleye	25"
Bowfin	23"
Catfish	26"
Carp	26"
Sheepshead	22"
Yellow Perch (Junior Anglers Only)	12"

32. No fish under the above-stated lengths will be accepted for entry in the Father's Day Derby.

PRIZEWINNER DETERMINATION

- 33. It is the responsibility of the prize-winner to collect his/her prize(s). Prizes, or parts thereof, not claimed by July 19, 2024, will become the property of the LCI Board of Directors.
- 34. All tax liability is the burden of the recipient of the prize.

 Additionally, in accordance with state and federal authorities, LCI may be required to collect taxes before prizes can be presented.
- 35. The LCI Derby Prize Point value of each fish entered in the Father's Day Derby shall be determined by multiplying the weight of the fish by the Species Points for that species. In addition, all Father's Day Derby-eligible fish from the nine major species categories which are entered alive and relinquished to Weigh Station Captains shall receive a 5% LCI Derby Prize Point bonus (see Rule #29). Live fish shall be given priority at weigh-in.

- 36. Prize Point values for each of the eligible species are as follows:
 - a. Cold Water Division:

Atlantic Salmon, Steelhead, Brown Trout	65
Lake Trout	34
b. Cool Water Division:	
Walleye	59
Northern Pike	38
Smallmouth Bass	100
c. Warm Water Division:	
Largemouth Bass	85
Bowfin	41
Carp	19
Catfish	22
Sheepshead	25

An example determining points for a live Smallmouth Bass that qualifies for the 5% LCI Derby Prize Point bonus follows: A 4.40-pound Smallmouth Bass is worth 4.40 (weight) x 100 (points-perpound) = 440 LCI Derby Prize Points. If the fish is determined to be alive at the time of weigh-in, add an additional 5%, or 22, bonus points. Thus, the entry earns the angler 440 + 22 = 462 LCI Derby Prize Points.

- 37. 1st Place Species Prizes shall be awarded, for each of the nine (9) eligible species categories (see Rule #30), to any Father's Day Derby registrant who enters one fish from that category which amasses the highest number of LCI Derby Prize Points for a single fish. Subsequent Species Prize places shall be likewise determined, in order, according to total LCI Derby Prize Points.
- 38. The Junior Division Prizes shall be awarded to the Father's Day Derby registrant who is fourteen (14) years of age or under on June 15, 2024 and who enters one fish from any of the eligible species in the Father's Day Derby (see Rule #30), between the opening and closing hours of the Father's Day Derby, that amasses the highest number of LCI Derby Prize Points. Subsequent Junior Grand Prize places shall be likewise determined, in order, according to total LCI Derby Prize Points. Only a junior angler's highest scoring fish per Junior Division will be considered eligible for an award. Awards will be made for Cold, Cool and Warm Divisions.

a. In addition to the eligible derby species, junior anglers may also enter yellow perch that are a minimum of 12 inches in length. There will be a special award category for junior yellow perch.

39. Early Bird Special

- a. Anyone who registers for the Father's Day Derby on or before March 31, 2024, will be entered to win a Smugglers Notch Resort vacation package valued at up to \$1800 dollars.
- b. To qualify, anglers must submit a COMPLETE registration for the Father's Day Derby either by phone or online.
- c. The winner will be announced at the conclusion of the Father's Day Derby.
- 40. Ladies of the Lake prize package is awarded to the female angler, who is both registered in the Father's Day Derby, and catches the fish that scores the most points in the Cold, Cool, or Warm Water Division.
- 41. Canadian Fishing Adventure Prize Package
 - a. The winner agrees to release, discharge and hold harmless sponsors, LCI, Coca-Cola of Northern New England and Jolley Associates, and each of their respective officers, directors, employees, representatives and agents, from any and all liability for any injury, loss, or damage of any kind to persons, including death and property, whether direct or indirect, which may be due to or arise out of the acceptance, use, misuse, non-use, possession of the prize, or any prize-related activity.
 - b. The package is awarded to one person and is for four (4) travelers.
 - c. Entries will be issued by registration number.
 - i. All Individual registrants receive one entry
 - ii. All Junior registrants receive one entry
 - iii. Family registrations
 - Family registrations receive one entry, regardless of how many family members are on the registration
 - 2. All fish weighed in from anglers registered under a family registration, and that qualify for bonus points, will be attributed to the family registration number.
 - 3. If the winning registration number drawn belongs to a family registration, the first named individual on the

registration will be considered the winner and be delegated to receive the prize.

- d. The LCI Board of Directors reserves the right to change the advertised itinerary and details of the trip if it is deemed necessary. If changes are made, the total value of the trip will remain the same.
- e. If the winner is unable to go on the trip, it can be transferred to another traveler.
- f. The package will include guides, lodging, and a cash stipend for food, travel, and other incurred expenses.
- g. The approximate value of the guides and lodging is approximately \$7,500.
- h. Winners will coordinate directly with the appointed Tour Agent to plan the trip. They are responsible for booking their own travel. The awarded cash stipend can be used to pay for travel and food.
- i. The winner is responsible for license fees, gratuities, travel, food, and any expenses beyond lodging, guides.
- j. A cash stipend will be awarded. The intention of the cash stipend is to pay for travel, food expenses, licensing, and gratuities, but is not restricted to this purpose.
- k. The winner will be announced at the conclusion of the Father's Day Derby.

42. Anglers of the Year

- a. Only those participants officially entered in the Father's Day Derby are eligible to compete.
- b. Anglers will compete individually and are eligible to compete in any division Cold Water, Cool Water or Warm Water (see rule #30 for species breakdown). One winner will be announced in each division.
- c. Anglers must enter three fish one fish each day of the derby that amass the highest number of LCI Derby Prize Points in either the Cold Water, Cool Water or the Warm Water Division (see rule #36 for more on point calculation). Only the angler's single highest scoring fish per division per day for each of the three days of competition will be included in their final point total.
- d. Each fish entered MUST be weighed on the same day it was caught to qualify for Angler of the Year. For example, a fish caught at 11:45pm Saturday, but weighed in at 12:45am

- Sunday, will still count towards species and T.E.A.M. prizes, but not towards Angler of the Year.
- e. This is a non-exclusive prize, which means it can be won in addition to whatever other prize(s) the angler might also earn.
- f. Tiebreakers will be determined by the single highest-scoring fish entered. If there is still a tie, the prize shall be split.

2024 CASH EXTRA PRIZES

- 43. The 2024 Cash Extras include the Super Bonus prizes, Tournament Record Double Downs; and the \$10,000 Lake Record Reward.
- 44. General requisite qualifications for Cash Extra Prize awards:
 - a. Fish must be eligible for the Father's Day Derby and registered ALIVE.
 - b. To be eligible for a 2024 Cash Extras prize, the fish or fishes must be caught in compliance with all state and federal rules and regulations as well as the LCI Rules and Regulations (no electric reels are allowed) and all other rules contained herein.
 - c. The angler must have purchased the 2024 Cash Extras option at the time of registration. Contestants are subject to official verification by Father's Day Derby Officials. All decisions made by the Father's Day Derby Officials are final.
 - d. Fish must be caught by an official entrant in the Father's Day Derby during official derby hours.
 - e. If there is a claim, any requisite paperwork must be completed in its entirety and presented the same day as the catch to Father's Day Derby Officials. LCI will provide any requisite paperwork.
 - f. Eligible contestants: Only those participants entered in the Father's Day Derby who comply with all Father's Day Derby rules and regulations shall be eligible to compete for a prize.
 - g. Failure by any claimant(s) to comply with all Rules and Regulations of the Father's Day Derby will render the claim void and no prize will be paid.
 - h. As a condition for claim consideration an investigation will be conducted if, in LCI's sole opinion, such action is warranted. Such an investigation will include, but will not be limited to, requiring the winner and/or witness to submit to and pass in a conclusive manner polygraph examinations.

- i. The polygraph examiner shall be chosen by LCI. The polygraph examiner shall make the final determination regarding passing or failing the examination.
- j. The winner is responsible for all state and federal taxes associated with winning a prize.

45. Super Bonus Awards

- a. The LCI Cold Water Super Bonus Grand Prize shall be awarded to the Father's Day Derby registrant who enters a SINGLE live fish, from any of the four eligible Cold Water species in the tournament (see Rule #30), that amasses the highest number of LCI Derby Prize Points.
- b. The LCI Cool Water Super Bonus Grand Prize shall be awarded to the Father's Day Derby registrant who enters a SINGLE live fish, from any of the three eligible Cool Water species in the LCI Father's Day Fishing Derby presented by Yamaha (see Rule #30), that amasses the highest number of LCI Derby Prize Points.
- c. The LCI Warm Water Super Bonus Grand Prize shall be awarded to the Father's Day Derby registrant who enters a SINGLE live fish, from any of the four eligible Warm Water species in the LCI Father's Day Fishing Derby presented by Yamaha (see Rule #30), that amasses the highest number of LCI Derby Prize Points.

46. Tournament Record Double Downs

- a. Any angler who breaks the existing Father's Day Derby record in one of the qualifying fish species below shall receive double their species category prize for that species, up to \$3,000. For example, a first-place walleye will win \$3,000. If that walleye breaks the current Father's Day Derby record, that angler shall win double their first-place prize, for a total of \$6,000.
- b. For the purposes of this award, the Father's Day Derby records are as follows:

Atlantic Salmon
Bowfin
Lake Trout
Largemouth Bass
Smallmouth Bass
Northern Pike
11.42 pounds
13.15 pounds
17.49 pounds
7.17 pounds
5.46 pounds

Continued next page

Walleye	12.42 pounds
Channel Catfish	31.43 pounds
Sheepshead	24.97 pounds

- c. To win this prize, the weight of the fish reported must exceed their respective record by 0.01lbs or more.
- d. If the record for a given species is broken more than once during the tournament, the heaviest fish at the end of the Father's Day Derby shall win the prize.
- e. Eligible Species: Smallmouth Bass; Walleye; Northern Pike; Lake Trout; Atlantic Salmon; Largemouth Bass; Sheepshead; Catfish; Bowfin.
- f. In the unlikely event of a tie, the first fish registered will qualify to win.

47. Lake Record Reward

- a. If the weight of a fish reported during the 2024 Father's Day Derby exceeds the current Lake Champlain Record as defined by the Vermont Fish and Wildlife Department, that angler will win \$10,000.
- b. Eligible Species: Atlantic Salmon, Bowfin, Catfish, Lake Trout, Largemouth Bass, Northern Pike, Sheepshead, Smallmouth Bass, and Walleye.
- c. For the purposes of this award, the Lake Records, as defined by Vermont Fish and Wildlife at the time of this publication, are as follows:

Atlantic Salmon 12.65 pounds Bowfin 14.50 pounds Lake Trout 19.36 pounds Largemouth Bass 7.19 pounds Smallmouth Bass 6.78 pounds Northern Pike 26.00 pounds 14.55 pounds Walleye Channel Catfish 32.25 pounds Sheepshead 25.54 pounds

- d. To win this prize, the weight of the fish reported must exceed their respective record by 0.01lbs or more.
- e. The fish will be surrendered for verification by LCI and State of Vermont officials.

- f. Per Vermont State regulation, catch and released fish are not eligible for State Record consideration. A fish must be harvested to be weighed on a certified scale and kept for inspection by a State of Vermont official.
- g. If two fish of the same species are entered of the exact same weight, and both break the record, the fish that was reported first will be declared the winner.
- h. If the lake record in more than one species category is broken, the fish that was reported first will be declared the winner.
- i. If a record for one species is broken more than once by fish of different weights, then the largest fish at the end of the derby will be declared the winner.
- j. Only one (1) \$10,000 prize will be awarded.

T.E.A.M. PRIZES

- 48. The T.E.A.M. (Two Entries, Any Member) Prize shall be awarded to that Father's Day Derby T.E.A.M. which (1) has purchased a T.E.A.M. registration in addition to Father's Day Derby registrations for each of the individual members of the T.E.A.M., and (2) collectively enters two fish, both from within either the Cold Water Division, Cool Water Division or the Warm Water Division, that when added together amass the highest number of LCI Derby Prize Points. The two fish may be caught by a single member, or by different members of the T.E.A.M., but must each be caught according to the Angling Regulation (Rule #23).
- 49. All 2024 Father's Day Derby T.E.A.M.s shall be governed by the following rules:
 - a. The T.E.A.M. (Two Entries, Any Member) will be composed of at least one (1) and not more than four (4) members.
 - b. Prior to the tournament, each T.E.A.M. member must also purchase a valid individual, junior or family registration.
 - c. Each T.E.A.M. member must be listed on the T.E.A.M. registration form
 - d. T.E.A.M. registrations must be purchased no later than 11:59pm on Friday, June 14, 2024.
 - e. A contestant may be a member of one and only one T.E.A.M.

- f. Each T.E.A.M. shall choose a Captain in whose name the T.E.A.M. will be registered. All cash prizes will be issued to the T.E.A.M. Captain.
- g. When selecting a T.E.A.M. name, participants are asked to respect the family-friendly nature of the Father's Day Derby.
- h. T.E.A.M. members may divide themselves into not more than two (2) groups while fishing. This means a limit of 2 boats per T.E.A.M., or shore anglers fishing in no more than two groups. In all cases, the witness requirement continues to apply (see Rule # 11).
- i. LCI Derby Prize Point Determination Example for T.E.A.Ms: 7.0-pound Atlantic Salmon (not alive): 7.0 x 65 = 455 LCI Derby Prize Points. 10.0-pound Lake Trout (alive): 10.0 x 34 = 340 LCI Derby Prize Points, plus 5% bonus for being alive gives a total of 357 LCI Derby Prize Points. Team Total for above example is 455 + 357 = 812 Father's Day Derby Prize Points.

MISCELLANEOUS

- 50. LCI Board members and staff and their immediate families, sponsors, and officials and volunteers involved in the daily operation of the Father's Day Derby, are not eligible to participate.
- 51. All contestants agree to give the LCI Board of Directors full rights for promotional or commercial purposes to any photograph of themselves taken by the LCI Board of Directors or its duly authorized agents.
- 52. Each contestant agrees to hold the LCI Board of Directors, Father's Day Derby sponsors, their agents, employees and volunteers harmless from any liability of any nature for any injuries and/or damage suffered by the contestant in conjunction with the Father's Day Derby.
- 53. All entries are subject to review by Father's Day Derby Officials. LCI reserves the right to change any entry that it believes to be in error (see Rule #15). The decision of the Father's Day Derby Officials is final. In the event of a tie, unless otherwise specified, the first fish weighed in will be declared the winner.
- 54. Final Father's Day Derby standings will be posted online by noon on Wednesday, June 19, 2024. Participants who wish to contest posted standings must do so by prior to 2:00 p.m., June 21, 2024. Results will be considered final at 5 p.m. on June 21, 2024. Father's

- Day Derby Officials reserve the right to delay finalizing results if additional time is needed to resolve any contestations.
- 55. Lake Champlain International, Inc. reserves the right to change these rules at any time without notice.
- 56. Dispute Resolution; Arbitration.
 - a. In the event of any dispute between the parties with respect to any matter covered by these rules, the parties shall first use their best efforts to resolve such dispute among themselves. If the parties are unable to resolve the dispute within thirty (30) calendar days, the dispute will be submitted to arbitration in accordance with the following provisions. The arbitrator may rule on all claims or controversies for which a federal or state court would be authorized to grant relief, whether arising out of, relating to, or associated with the activities of LCI. All claims shall be determined under the law of the State of Vermont, without regard to conflict of law principles.
 - b. Either LCI or the Father's Day Derby participant may submit any matter referred to above to arbitration by notifying the other party, in writing, of such dispute. Within ten (10) days after receipt of such notice, LCI and the Father's Day Derby participant shall designate in writing one arbitrator to resolve the dispute; provided, however, that if such parties cannot agree on an arbitrator within such ten (10) day period, the American Arbitration Association shall select the arbitrator. The arbitrator so designated shall not be an employee, consultant, officer, director, or member of any party or an affiliate of or relation to any party.
 - c. Within fifteen (15) days after the designation of the arbitrator, the arbitrator, LCI and the Father's Day Derby participant shall meet, at which time shall be required to set forth in writing all disputed issues and a proposed ruling on each such issue.
 - d. The arbitrator shall set a date for a hearing, which shall be no later than thirty (30) days after the submission of written proposals, each such party shall have the right to be represented by counsel. The arbitration shall be governed by the rules of the American Arbitration Association; however, the arbitrator shall have sole discretion regarding the admissibility of evidence.

- e. The arbitrator shall use his or her best efforts to rule on each disputed issue within thirty (30) days after the completion of the hearings. Any ruling of the arbitrator shall be accompanied by a written opinion detailing the arbitrator's reasoning for such ruling. The determination of the arbitrator as to the resolution of any dispute shall be binding and conclusive upon all parties.
- f. The Arbitrator shall award costs and expenses, including but not limited to reasonable attorney's fees and arbitration fees and costs.
- g. Any arbitration pursuant to this section shall be conducted in Chittenden County, Vermont. Any arbitration award may be entered in and enforced by any court having jurisdiction there over, and the parties hereby consent and commit themselves to the jurisdiction of the courts of the State of Vermont and any United States District Court in Vermont for purposes of the enforcement of any arbitration award.

ACKNOWLEDGMENT OF ARBITRATION

These rules contain an agreement to arbitrate. The parties understand that neither will be able to bring a lawsuit concerning any dispute which is covered by the arbitration agreement.