

**Maryland State Lottery and Gaming Control Agency**  
**Standard Rules – Double Down Madness**

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**Chapter 1 - Definitions.**

A. In this chapter the following terms have the meanings indicated.

B. Terms Defined.

- (1) “Blackjack” means an ace and any card having a value of 10 dealt as the initial two cards to a player or the dealer.
- (2) “Card reader device” means a device which permits the dealer to determine if the hole card will give the dealer a Blackjack.
- (3) “Hard total” means the total point count of a hand which contains no aces or which contains an ace that is counted as 1 in value.
- (4) “Hit” means draw an additional card.
- (5) “Hole card” means the second card dealt face down to the dealer.
- (6) “Soft total” means the total point count of a hand containing an ace when the ace is counted as 11 in value.

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**Chapter 2 - Double Down Madness Table; Card Reader Device; Physical Characteristics; Inspections.**

- A. Double Down Madness shall be played at a table having betting positions for no more than seven players on one side of the table and a place for the dealer on the opposite side of the table.
- B. The layout for a Double Down Madness Blackjack table shall be submitted to the Commission and approved and contain, at least:
  - (1) The name or logo of the facility operator;
  - (2) A separate betting area designated for the placement of the Double Down Madness Blackjack Wager for each player; and
  - (3) The following inscriptions:
    - (a) “Suited Blackjack pays 2 to 1”;
    - (b) “Suited Blackjack pays 3 to 2”; or
    - (c) “Non-suited Blackjack pays 3 to 2” and
    - (d) “Insurance pays 2 to 1”.
    - (e) “Surrender is not available on a Double Down Madness table or other similar language.”
    - (f) “Splitting is not available on a Double Down Madness table or other similar language.”

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(4) If a facility operator offers any of the following Wagers authorized under Chapter 6 - Wagers, a separate area designated for the placement of each player's:

(a) Push 22 Wager.

(5) An inscription that:

(a) Advises players of the payout odds or amounts for all permissible wagers offered by the facility operator; and

(b) Indicates the payout limit per hand established by the facility operator or a generic inscription that the game is subject to the posted payout limit; and

(6) If the payout odds or amounts are not inscribed on the layout as required under §B(5) of this chapter, a sign or posting that identifies the payout odds or amounts, and payout limit per hand, for all permissible wagers.

**C. Progressive Wagers.**

(1) If a facility operator offers a progressive wager in accordance with Chapter 6 - Wagers, the Double Down Madness table shall have a progressive table game system in accordance with COMAR 36.05.03.24.

(2) Each betting position shall contain an electronic wagering system for the placement of the progressive wager.

(3) The system shall include a wagering device at each betting position that acknowledges or accepts the placement of the progressive wager.

(4) The system shall include a device that controls or monitors the placement of Progressive Payout Wagers at the gaming table, including a mechanism such as a lock-out button that prevents the placement of a progressive wager that a player attempts to place after the dealer has begun dealing the cards.

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D. A Double Down Madness table shall have a drop box and a tip box attached on the same side of the table as, but on opposite sides of, the dealer, as approved by the Commission under COMAR 36.05.03.16.

E. When a card shuffling device or other table game equipment prevents placement of the drop box and tip box on the same side of the gaming table as, but on opposite sides of, the dealer, the Commission may approve an alternative location for the tip box from the location required under §D of this chapter.

F. A Double Down Madness table shall have a card reader device attached to the top of the dealer's side of the table.

G. The floorperson assigned to a Double Down Madness table shall inspect the card reader device required under §F of this chapter at the beginning of each gaming day to ensure that there has been no tampering with the device and that it is in proper working order.

H. A Double Down Madness table shall have a discard rack securely attached to the top of the dealer's side of the table, and the height of the discard rack shall:

- (1) Equal the height of the cards, stacked one on top of the other, in the total number of decks that are to be used in the dealing shoe at that table; or
- (2) Be taller than the height of the total number of decks being used if the discard rack has a distinct and clearly visible mark on its side to show the exact height for a stack of cards equal to the total number of cards in the number of decks to be used in the dealing shoe at that table.

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**Chapter 3 - Cards; Number of Decks; Value of Cards.**

A. Except as provided in §B of this chapter:

- (1) Double Down Madness shall be played with six or eight decks of cards;
- (2) The cards of a deck shall be identical in appearance;
- (3) A deck shall contain at least one cover card.

B. If an automated card shuffling device is utilized, other than a continuous shuffler, Double Down Madness shall be played with two shoes of cards in accordance with the following requirements:

- (1) The cards in each batch shall be of the same design;
- (2) The backs of the cards in one batch shall be of a different color than the cards included in the other batch;
- (3) One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being used to play the game;
- (4) Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other round of play; and
- (5) The cards from only one batch shall be placed in the discard rack at any given time.

C. The decks of cards used in Double Down Madness shall be changed at least every:

- (1) 4 hours if the cards are dealt by hand; and
- (2) 24 hours if the cards are dealt from a manual or automated dealing shoe.

D. The value of the cards shall be as follows:

- (1) Any card from 2 to 10 shall have its face value;

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- (2) Any jack, queen or king shall have a value of 10; and
- (3) An ace is valued at 11, unless that value would give a player or the dealer a score in excess of 21, in which case the ace is valued at 1.

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**Chapter 4 - Opening a Table for Gaming.**

- A. After receiving the decks of cards at the table, the dealer shall inspect the cards for any defects and the floorperson assigned to the table shall verify the inspection.
- B. After the cards are inspected, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table.
- C. The cards shall be spread in horizontal fan shaped columns by deck according to suit and in sequence.
- D. After the first player arriving at the table has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a washing of the cards and stacked.
- E. After the cards have been stacked, the cards shall be shuffled in accordance with Chapter 5 – Shuffling and Cutting Cards.
- F. If an automated shuffling device is utilized, other than a continuous shuffler, all the decks in one batch of cards shall be spread for inspection, mixed, stacked and shuffled in accordance with subsections A— D separate from the decks in the other batch of cards.
- G. If the decks of cards received at the table are preinspected and reshuffled as approved under COMAR 36.05.03.16, §§A—E of this chapter do not apply.

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**Chapter 5 – Shuffling and Cutting Cards.**

- A. Immediately prior to commencement of play, unless the cards were reshuffled as approved under COMAR 36.05.03.16, after each shoe of cards is dealt or when directed by a floorperson or above, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed.
- (1) Upon completion of the shuffle, the dealer or device shall place the decks of cards in a single stack.
- (2) A facility operator may use an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.
- B. After the cards have been shuffled and stacked, the dealer shall offer the stack of cards to be cut, with backs facing away from the dealer, to the player determined under §C of this chapter.
- C. If no player accepts the cut offered under §B of this chapter, the dealer shall cut the cards.
- D. The cut of the cards shall be offered to players in the following order:
- (1) If the game is just beginning, the first player arriving at the table;.
- (2) The player on whose betting area the cover card appeared during the last round of play;
- (3) If the cover card appeared on the dealer's hand during the last round of play, the player at the farthest point to the right of the dealer;

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(4) If the player described in §D(3) of this chapter refuses the offer to cut, the offer shall rotate to each player in a counterclockwise manner;

(5) If the reshuffle was initiated at the discretion of the floorperson or above, the player at the farthest position to the right of the dealer; and

(6) If the player described in §D(5) of this chapter refuses the offer to cut the cards, the offer shall rotate to each player in a counterclockwise manner.

E. The player or dealer making the cut shall place the cover card in the stack at least ten cards from the top or bottom of the stack.

(1) After the cover card has been inserted, the dealer shall take all cards on top of the cover card and place them on the bottom of the stack.

(2) The dealer shall then insert the cover card in the stack at a position at least 1/4 of the way in from the bottom of the stack.

(3) The stack of cards shall then be inserted into the dealing shoe for commencement of play.

F. After the cards have been cut and before the cards have been placed in the dealing shoe, a floorperson or above may require the cards to be recut if the floorperson determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(1) If a recut is required, the cards shall be cut either by the player who last cut the cards or by the next person entitled to cut the cards, as determined under §C of this chapter.

(2) The stack of cards shall then be inserted into the dealing shoe for commencement of play.

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- G. A reshuffle of the cards in the shoe shall take place after the cover card is reached in the shoe, as provided in Chapter 7 – Dealing Cards and Completing a Round of Play, except that a floorperson may determine that the cards should be reshuffled after any round of play.
- H. If there is no gaming activity at a Double Down Madness table which is open for gaming, the cards shall be removed from the dealing shoe and the discard rack and spread out on the table for inspection face down unless a player requests that the cards be spread face up on the table.
- I. After the first player at the table described in §H of this chapter is afforded an opportunity to visually inspect the cards:
- (1) The cards shall be mixed thoroughly by a washing of the cards, stacked, then shuffled and cut in accordance with §I of this chapter, if there is no automated shuffling device in use.
  - (2) If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled:
    - (a) The batch of cards already in the shuffler shall then be removed; and
    - (b) Unless a player requests otherwise, the batch of cards removed from the shuffler is not required to be spread for inspection and reshuffled prior to being dealt if the automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner.
- J. A facility operator may use a dealing shoe or other device that automatically reshuffles and counts the cards provided that the device is submitted to the Commission's independent certified testing laboratory and approved prior to its use in the facility.
- K. If a facility operator is using an approved device under §J of this chapter, §§B—I of this chapter do not apply.

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**Chapter 6 - Wagers.**

- A. Wagers at Double Down Madness shall be made by placing value chips, plaques or other Commission-approved table game wagering instruments on the appropriate areas of the Double Down Madness layout.
- B. After the cards have been shuffled as required under Chapter 5 – Shuffling and Cutting Cards, a facility operator may prohibit any player who is seated or unseated at the gaming table, who does not make a wager on a given round of play, from placing a wager on the next round of play and any subsequent rounds of play at that gaming table until:
  - (1) The facility operator chooses to permit the player to begin wagering again; or
  - (2) A reshuffle of the cards has occurred.
- C. Except an Insurance Wager under Chapter 8 – Insurance Wager or a Double Down Wager under Chapter 9 - Double Down Wager, all wagers shall be placed prior to the first card being dealt for each round of play.
- D. A player may not handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager.
- E. To participate in a round of play and compete against the dealer’s hand, a player shall place a Double Down Madness Blackjack Wager.
- F. If specified in its Rules Submission under COMAR 36.05.03.19, a facility operator may offer to a player who placed a Double Down Madness Blackjack Wager the option of placing these additional wagers:
  - (1) A Push 22 Wager that the dealer’s hand has a point count of 22.

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- G. A facility operator shall specify in its Rules Submission under COMAR 36.05.03.19 the number of adjacent boxes on which a player may place a Double Down Madness Blackjack Wager in one round of play.

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**Chapter 7 - Dealing Cards and Completing a Round of Play.**

- A. All cards used to play Double Down Madness shall be dealt from a dealing shoe located on the table in a location approved by the Commission under COMAR 36.05.03.16.
- B. After the procedures under Chapter 5 – Shuffling and Cutting Cards have been completed, the stacked cards shall be placed in the dealing shoe by the dealer or by an automated card shuffling device.
  - (1) Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.
  - (2) The dealer may deal cards to the first two betting positions closest to the dealing shoe with the same hand.
  - (3) After each full batch of cards is placed in the shoe, the dealer shall remove the first card and place it in the discard rack.
  - (4) Each new dealer who comes to the table shall also remove one card and place it in the discard rack before dealing any cards to the players.
- C. If the cover card appears as the first card in the dealing shoe at the beginning of a round of play, or appears during play, the dealer shall remove the cover card and place it to the side, and the hand will be completed.
- D. The dealer shall then collect and reshuffle the cards in accordance with Chapter 5 – Shuffling and Cutting Cards.
- E. Beginning with the player farthest to the dealer's left and moving clockwise around the table, the dealer shall deal:

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- (1) One card face up to the dealer;
- (2) One card face up to each box on the layout in which a Double Down Blackjack Wager is contained; and
- (3) A second card face down to the dealer.

F. After the second card is dealt to each player and the dealer, if the dealer's first card is an ace, the dealer shall:

- (1) Offer the Insurance Wager in accordance with Chapter 8 – Insurance Wager.
- (2) Determine whether the hole card will give the dealer a Blackjack;
- (a) The dealer shall insert the hole card into the card reader device by moving the card face down on the layout without exposing it to anyone at the table, including the dealer.
- (3) If the dealer has a Blackjack, no additional cards shall be dealt and each player's Double Down Blackjack, Push 22, and Insurance Wagers, if applicable, shall be settled.

G. After the procedures in §F of this chapter have been completed, the dealer shall start with the player farthest to the dealer's right and continue around the table in a counter clockwise direction and allow each player to indicate their play decision to receive their second cards as follows:

- (1) If the player's initial card is not an ace, player may do one of the following:
  - (a) Hit and receive their second card.
  - (b) Double down in accordance with Chapter 9 - Double Down Wager, and receive their second card.

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(2) If the player's initial card is an ace, the player will only receive the second card and no additional cards. The player may do any of the following:

(a) Hit and receive their final card.

(b) Double down in accordance with Chapter 9 - Double Down Wager, and receive their final card.

H. If upon dealing a second card to the player, the player has Blackjack, the dealer shall:

(1) Announce and pay the player's Blackjack and remove the player's cards;

(2) If a Push 22 Wager is present the Blackjack wager shall be paid and the cards left on the table and tucked under the player's Push 22 Wager until it is settled;

I. If the player does not have Blackjack and is not prohibited from additional cards, the player may choose to:

(1) Double down as permitted under Chapter 9- Double Down Wager;

(2) Stand; or

(3) Draw additional cards.

J. The dealer shall deal additional cards requested by each player face upwards.

K. A player may choose to draw additional cards whenever their point count total is less than 21, unless the player has:

(1) A hard or soft total of 21; or

(2) A player whose initial card was an ace may only hit or double down to receive their second or final card.

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L. After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall:

- (1) Turn the hole card face up;
- (2) Deal additional cards required to be dealt to the hand of the dealer face upwards;  
and
- (3) Announce the dealer's total point count after each additional card is dealt.

M. The dealer shall draw additional cards until they have a hard total of 17 or higher point total.

N. The dealer shall hit on soft 17.

O. If there are no Push 22 Wagers on the table, a dealer may not draw additional cards to his hand, regardless of the point count, if decisions have been made on all players' hands and the point count of the dealer's hand will not have an effect on the outcome of the round of play.

P. The dealer shall draw additional cards to settle the Push 22 Wagers, if applicable.

Q. After all additional cards have been dealt to the dealer, settle the remaining wagers as follows:

- (1) If the total point count of the dealer's hand is 22, the dealer shall return all remaining player's Double Down Madness Blackjack Wagers, including any Double Down wagers, as provided in Chapter 9 – Double Down Wager, and pay out any Push 22 Wagers in accordance with Chapter 11- Payout Odds.

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(2) If the total point count of the dealer's hand is not a 22, the dealer shall collect any Push 22 Wagers and settle the player's Double Down Madness Blackjack wagers in accordance with § R – T of this chapter.

R. A player shall win and the dealer shall settle all winning Double Down Madness Blackjack wagers and equivalent amount for each Double Down wager in accordance with Chapter 11 – Payout Odds as follows if:

(1) The total point count of the player's hand is 21 or less and the total point count of the dealer's hand is in excess of 21;

(2) If the total point count of the dealer's hand is 22, the Double Down Madness Blackjack Wager and any Double Down wager shall be returned to the player; and

(3) The total point count of the player's hand exceeds the total point count of the dealer's hand without exceeding 21.

S. A Double Down Madness Blackjack Wager shall tie and be returned to the player, along with any Double Down wager, if the total point count of the player's hand is the same as the dealer's.

T. A player's Double Down Madness Blackjack Wager shall be lost if:

(1) The total point count of the dealer's hand is 21 or less and the total point count of the player's hand is in excess of 21; and

(2) The total point count of the dealer's hand exceeds the total point count of the player's hand without exceeding 21.

U. The dealer shall settle all losing wagers and pay off all winning wagers in accordance with one of the following procedures designated in the facility operator's Rules Submission under COMAR 36.05.03.19:

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- (1) Collect all losing wagers beginning with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction and then pay off all winning wagers; or
  - (2) Collect each player's losing wagers and pay off each player's winning wagers beginning with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction.
- V. The dealer shall place any losing wagers directly into the table inventory and may not pay off any winning wagers by using value chips collected from a losing wager.
- W. After all wagers have been settled, the dealer shall remove all remaining cards from the table and place them in the discard rack in a manner that permits the reconstruction of each hand in the event of a question or dispute.
- X. Players may not handle, remove or alter any cards used to play Double Down Madness.

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**Chapter 8 - Insurance Wager.**

- A. If the first card dealt to the dealer is an ace, each player may make an Insurance Wager which shall win if the dealer's hole card is a king, queen or jack or 10.
- B. An Insurance Wager shall be made by placing a value chip on the insurance line of the layout in an amount not more than 1/2 the player's initial Double Down Madness Blackjack Wager.
- C. A player may wager an amount in excess of 1/2 the initial Double Down Madness Blackjack Wager to the next unit that can be wagered in chips when, because of the limitation of the value of chip denominations, half the initial Double Down Madness Blackjack Wager cannot be bet.
- D. Insurance Wagers shall be placed prior to the dealer inserting his hole card into the card reader device.
- E. Winning Insurance Wagers shall be paid in accordance with the payout odds in Chapter 11 – Payout Odds.
- F. Losing Insurance Wagers shall be collected by the dealer immediately after the dealer inserts his hole card into the card reader device and determines that he does not have a Blackjack and before he draws any additional cards.

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**Chapter 9 - Double Down Wager.**

- A. Except when a player has Blackjack, a player may double down on the first card dealt to them or on the initial or previous wagers, regardless of the total point count.
- B. Upon a player's election to double down, the player places an additional wager which may not exceed the player's current wager amount.
- C. The dealer shall deal one additional card face up and place it sideways on the layout.
- D. A player has the option to elect to double down on the previous card until the player decides to stand, achieves a point count of 21 or goes over a point count of 21 and loses.
- E. If a player's first card is an ace, the player may only double down once, in accordance with Chapter 7 - Dealing Cards and Completing a Round of Play.
- F. The dealer shall then complete the procedure in Chapter 7 - Dealing Cards and Completing a Round of Play.

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**Chapter 10 - Payout Odds.**

A. A facility operator shall pay a winning:

(1) Double Down Madness Blackjack Wager and any Double Down wagers at odds of 1 to 1;

(2) Blackjack wagers at the odds in the following payable:

(a) Paytable A:

(i) Suited Blackjack the payout is 2 to 1; and

(ii) Non-suited Blackjack the payout is 3 to 2;

(b) Paytable B:

(j) Suited Blackjack the payout is 3 to 2; and

(iii) Non-suited Blackjack the payout is 3 to 2.

(3) Insurance Wagers at odds of 2 to 1;

(4) Push 22 Wagers at the odds in the following payable:

(c) Paytable A:

(i) Same suited 22 the payout is 50 to 1;

(ii) Same color 22 the payout is 20 to 1; and

(iii) Other 22 the payout is 8 to 1;

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(d) Paytable B:

- (i) Same suited 22 the payout is 50 to 1;
- (ii) Same color 22 the payout is 20 to 1; and
- (iii) Other 22 the payout is 7 to 1.

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**Chapter 11 - Irregularities.**

- A. A card found face up in the shoe may not be used in that round of play and shall be placed in the discard rack.
- B. A card drawn in error without its face being exposed shall be used as though it were the next card from the shoe.
- C. After the initial two cards have been dealt to each player and a card is drawn in error and exposed to the players, the card shall be dealt to the players or dealer as though it were the next card from the shoe.
- D. Any player refusing to accept the card may not have any additional cards dealt to him during the round.
- E. If the card is refused by the players and the dealer cannot use the card, the card shall be placed in the discard rack.
- F. If the dealer has 18 and accidentally draws a card for himself, the card shall be placed in the discard rack.
- G. If the dealer misses dealing his first or second card to himself, the dealer shall continue dealing the first two cards to each player and then deal the appropriate number of cards to himself.
- H. If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack shall be shuffled and cut in accordance with Chapter 5 - Shuffling and Cutting of the Cards.
- I. The first card shall be drawn face down and placed in the discard rack and the dealer shall complete the round of play.

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- J. If no cards are dealt to the player's hand, the player's hand is dead and the player shall be included in the next deal.
- K. If the dealer fails to deal an additional card to a player who has requested a card, then, at the player's option, the dealer shall:
  - (1) Deal the additional card after all other players have received their additional cards but prior to the dealer revealing his hole card; or
  - (2) Call the player's hand dead and return the player's original Double Down Madness Blackjack Wager and any Double Down wager, if applicable.
- L. If the dealer inserts his hole card into a card reader device when the value of his first card is not an ace, king, queen, jack or 10, the dealer, after notification to a floorperson or above, shall continue play.
- M. If a card reader device malfunctions, the dealer may not continue dealing the game of Double Down Madness at that table until the card reader device is repaired or replaced.
- N. If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle or fails to complete a shuffle cycle, the cards shall be reshuffled.
- O. If an automated card shuffling device or automated dealing shoe malfunctions and cannot be used, the device or shoe must be covered or have a sign indicating that it is out of order placed on the device or shoe before any other method of shuffling or dealing may be utilized at that table.