

**Title 36 STATE LOTTERY AND
GAMING CONTROL AGENCY**

Subtitle 05 TABLE GAMES

Chapter .04 Blackjack Rules

**Authority: State Government Article, §§ 9-1A-02(b), 9-1A-04(d), Annotated Code of
Maryland**

01. Definitions.

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

B. Terms Defined.

(1) "Any 20" means two cards of different suits with a total point count of 20.

(2) "Blackjack" means an ace and any card having a value of 10 dealt as the initial two cards to a player or the dealer.

(3) "Card reader device" means a device which permits the dealer to determine if the hole card will give the dealer a Blackjack.

(4) "Crown Treasure Bonus" means an additional payout when both the player and dealer have a Royal Match.

(5) "Determinant card" means the first card drawn for each round of play to determine from which side of a double shoe the cards for that hand shall be dealt.

(6) "Double shoe" means a dealing shoe that has two adjacent compartments in which cards are stacked separately and from which cards may be dealt from only one compartment at any given time.

(7) "Flush" means three cards of the same suit.

(8) "Four-of-a-kind" means four cards of the same rank.

(9) "Hard total" means the total point count of a hand which contains no aces or which contains aces that are each counted as 1 in value.

(10) "Hole card" means the second card dealt face down to the dealer.

(11) "Lucky Player Bonus" means an additional payout to a player who placed a Bad Beat Progressive Wager if the player is seated in the player position that is randomly selected by the table game system.

(12) "Magic Card Bonus" means an additional payout to a player who placed a Bad Beat Progressive Wager if one of the player's first two cards matches the card randomly selected by the table game system.

(13) "Matched 20" means two identical cards with a total point count of 20 except for a queen of hearts pair.

(14) "Pair" means two cards of the same rank.

(15) "Royal Match" means king and queen of the same suit.

(16) "Soft total" means the total point count of a hand containing an ace when the ace is counted as 11 in value.

(17) "Straight" means three cards in consecutive rank.

(18) "Straight flush" means three cards of the same suit in consecutive rank.

(19) "Suited Match" means two cards of the same suit that are not a king and queen.

(20) "Suited pair" means two cards of the same rank and suit.

(21) "Suited 20" means two cards of the same suit with a total point count of 20.

(22) "Three-of-a-kind" means three cards of the same rank.

(23) "Triple Match" means the player's initial two cards and the dealer's up card which are all the same rank.

02. Blackjack Tables and Card Reader Devices.

A. Blackjack 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 Blackjack table shall be submitted to the Commission and approved under Regulation .16 of this chapter and contain at least:

(1) The name or logo of the facility operator;

(2) A separate betting area designated for the placement of the Blackjack Wager for each player; and

(3) The following inscriptions:

(a) "Blackjack pays 3 to 2";

(b) "Insurance pays 2 to 1"; and

(c) "Dealer shall draw to 16 and stand on all 17s," or other similar language approved in advance by the Commission under Regulation .16 of this chapter;

(4) If a facility operator offers the Lucky Ladies Twenty Point Bonus Wager authorized under Regulation .06 of this chapter, a separate area designated for the placement of the Twenty Point Bonus Wager for each player;

(5) If a facility operator offers the Match-the-Dealer Wager authorized under Regulation .06 of this chapter, a separate area designated for the placement of the Match-the-Dealer Wager for each player;

(6) If a facility operator offers the In Between Wager authorized under Regulation .06 of this chapter, a separate area designated for the placement of the In Between Wager for each player;

(7) If a facility operator offers the Royal Match 21 Wager authorized under Regulation .06 of this chapter, a separate area designated for the placement of the Royal Match 21 Wager for each player;

(8) If a facility operator offers the Bet the Set 21 Wager authorized under Regulation .06 of this chapter, a separate area designated for the placement of the Bet the Set 21 Wager for each player;

(9) If a facility operator offers the King's Bounty Wager authorized under Regulation .06 of this chapter, a separate area designated for the placement of the King's Bounty Wager for each player;

(10) If a facility operator offers Blackjack Switch authorized under Regulation .12 of this chapter, the table must be designated for play as a Blackjack Switch table and contain:

(a) Two separate areas designated for the placement of the two equal Blackjack Wagers for each player; and

(b) A separate area designated for the placement of the Super Match Wager authorized under Regulation .06 of this chapter for each player;

(11) If the facility operator offers the Three Card Poker Wager authorized under Regulation .06 of this chapter, a separate area designated for the placement of the Three Card Poker Wager for each player;

(12) If the facility operator offers the Hit and Run Progressive Wager authorized under Regulation .06 of this chapter, a separate area designated for the placement of the Hit and Run Progressive Wager;

(13) Inscriptions that advise players of the payout odds or amounts for all permissible wagers offered by the facility operator;

(14) If the payout odds or amounts are not inscribed on the layout as required under § B(13) of this regulation, a sign identifying the payout odds or amounts for all permissible wagers shall be posted at each Blackjack table; and

(15) An inscription indicating the payout limit per hand established by the facility operator under Regulation .16 of this chapter or a generic inscription indicating the game is subject to the posted payout limit. If the payout limit is not inscribed on the layout, a sign which sets forth the required information shall be posted at each Blackjack table.

C. If a facility operator offers the Bad Beat Progressive Wager authorized under Regulation .06 of this chapter, the Blackjack table must have a progressive table game system in accordance with COMAR 36.05.03.24.

(1) Each betting position must contain an electronic wagering system for the placement of the Bad Beat Progressive Wager.

(2) The system must include a mechanism, such as a lock-out button, that prevents the placement of any Bad Beat Progressive Wagers that a player attempts to place after the dealer has begun dealing the cards.

D. If a facility operator offers the Hit and Run Progressive Wager in accordance with Regulation .06 of this chapter, the Blackjack table must have a progressive table game system in accordance with COMAR 36.05.03.24 for the placement of Hit and Run or Straight Jack Progressive Wagers that must include:

(1) A wagering device at each betting position that acknowledges or accepts the placement of the Hit and Run Progressive Wager; and

(2) 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 any Hit and Run Progressive Wagers that a player attempts to place after the dealer has begun dealing the cards.

E. A Blackjack 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.

F. When a card shuffling device or other table game equipment prevents the 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 § E of this regulation.

1 G. A Blackjack table shall have a card reader device attached to the top of the dealer's side of the
2 table.

3 H. The floorperson assigned to a Blackjack table shall inspect the card reader device required
4 under § G of this regulation at the beginning of each gaming day to ensure that there has been no
5 tampering with the device and that it is in proper working order.

6 I. A Blackjack table must have a discard rack securely attached to the top of the dealer's side of
7 the table, and the height of a discard rack shall:

8 (1) Equal the height of the cards, stacked one on top of the other, in the total number of
9 decks that are to be used in the dealing shoe at that table; or

10 (2) Be taller than the height of the total number of decks being used if the discard rack
11 has a distinct and clearly visible mark on its side to show the exact height for a stack of
12 cards equal to the total number of cards in the number of decks to be used in the dealing
13 shoe at that table.

14 J. When a double shoe is used at a Blackjack table, the height and marking requirements under §
15 I of this regulation for that table's discard rack shall be determined by the number of decks used
16 in one side of the shoe.

17 **03. Cards, Number of Decks, Value of Cards.**

18 A. Except as provided under §B and §C of this regulation, Blackjack shall be played with at least
19 one deck, the cards of which are identical in appearance, and at least one cover card.

20 B. Other than a continuous shuffler, if an automated card shuffling device is used, Blackjack
21 shall be played with at least two decks of cards in accordance with the following requirements:

22 (1) The cards shall be separated into two batches with an equal number of decks included
23 in each batch.

24 (2) The cards in each batch must be of the same design but the backs of the cards in one
25 batch must be of a different color than the cards in the other batch.

26 (3) One batch of cards shall be shuffled and stored in the automated card shuffling device
27 while the other batch is being used to play the game.

28 (4) Both batches of cards shall be continuously alternated in and out of play, with each
29 batch being used for every other dealing shoe.

30 (5) The cards from only one batch shall be placed in the discard rack at any given time.

1 C. If a double shoe is used, Blackjack shall be played with at least two decks of cards that shall
2 be dealt from separate sides of the dealing shoe, with the same number of decks used in each side
3 of the double shoe.

4 (1) The cards dealt from both sides of the shoe must be of the same design but the backs
5 of the cards being dealt from one side of the shoe must be of a different color than the
6 cards being dealt from the other side of the shoe.

7 (2) A separate cover card shall be used in each side of the shoe.

8 D. The decks of cards opened for use at a Blackjack table shall be changed at least once every 24
9 hours unless the facility operator is dealing Blackjack from the hand under Regulation .12 of this
10 chapter, in which the cards shall be changed at least every 4 hours.

11 E. The value of the cards shall be:

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

13 (2) Any jack, queen or king shall have a value of 10; and

14 (3) An ace shall have a value of 11 unless that value would give a player or the dealer a
15 score in excess of 21, in which case the ace shall have a value of 1.

16 **04. Opening the Table Game.**

17 A. After receiving one or more decks of cards at the table, the dealer shall inspect the cards for
18 any defects and the floorperson assigned to the table shall verify the inspection.

19 B. After the cards are inspected, the cards shall be spread out face up on the table for visual
20 inspection by the first player to arrive at the table.

21 C. The cards shall be spread in horizontal fan-shaped columns by deck according to suit and in
22 sequence.

23 D. After the first player arriving at the table has been afforded an opportunity to visually inspect
24 the cards, the cards shall be turned face down on the table and mixed thoroughly by a washing of
25 the cards and stacked.

26 E. After the cards have been stacked, the cards shall be shuffled in accordance with Regulation
27 .05 of this chapter.

28 F. If a double shoe is used, all decks that comprise one side of the dealing shoe shall be spread
29 for inspection on the table separate from the decks that comprise the other side of the dealing
30 shoe.

1 G. After the player is afforded an opportunity to visually inspect the cards, the cards that
2 comprise one side of the dealing shoe and the cards that comprise the other side of the dealing
3 shoe shall be turned face downward on the table separately, mixed thoroughly by a washing of
4 the cards and stacked.

5 H. Other than a continuous shuffler, if an automated shuffling device is utilized, all the decks in
6 one batch of cards shall be spread for inspection, mixed, stacked and shuffled in accordance with
7 §A through §C of this regulation separate from the decks in the other batch of cards.

8 I. If the decks of cards received at the table are preinspected and preshuffled under COMAR
9 36.05.03.16, § A through § E of this regulation do not apply.

10 **05. Shuffling and Cutting Cards.**

11 A. Immediately prior to commencement of play, unless the cards were preshuffled under
12 COMAR 36.05.03.16, after each shoe of cards is dealt or when directed by a floorperson or
13 above, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling
14 device, so that the cards are randomly intermixed.

15 (1) Upon completion of the shuffle, the dealer or device shall place the decks of cards in a
16 single stack.

17 (2) A facility operator may use an automated card shuffling device which, upon
18 completion of the shuffling of the cards, inserts the stack of cards directly into a dealing
19 shoe.

20 B. After the cards have been shuffled and stacked, the dealer shall offer the stack of cards to be
21 cut, with the backs facing away from the dealer, to the player determined under § C of this
22 regulation.

23 C. If no player accepts the cut offered under § B of this regulation, the dealer shall cut the cards.

24 D. The cut of the cards shall be offered to players in the following order:

25 (1) If the game is just beginning, the first player arriving at the table;

26 (2) The player on whose betting area the cover card appeared during the last round of
27 play;

28 (3) If the cover card appeared on the dealer's hand during the last round of play, the
29 player at the farthest position to the right of the dealer;

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

(5) If the reshuffle was initiated at the direction 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 regulation 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 recut 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 regulation.

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

G. A reshuffle of the cards in the shoe shall take place after the cover card is reached in the shoe, as provided in Regulation .07 of this chapter, 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 Blackjack 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 face down unless a player requests that the cards be spread face up on the table.

I. After the first player arriving at the table described in § H of this regulation 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 this section, 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 in prior to its use in the facility.

K. If a facility operator is using an approved device under § J of this regulation, §B through §G of this regulation do not apply.

06. Wagers.

A. A wager at Blackjack shall be made by placing a value chip, plaque or other Commission-approved table game wagering instrument on the appropriate area of the Blackjack layout.

B. Verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and the cash is expeditiously converted into value chips or plaques.

C. After the cards have been shuffled as required under Regulation .05 of this chapter, a facility operator may prohibit a 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 a subsequent round 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.

D. Except for an Insurance Wager under Regulation .08 of this chapter, a Double Down Wager under Regulation .10 of this chapter, or a wager on split pairs under Regulation .11 of this chapter, all wagers shall be placed prior to the first card being dealt for each round of play.

E. 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.

F. To participate in a round of play and compete against the dealer's hand, a player shall place a Blackjack Wager.

G. If specified in its Rules Submission under COMAR 36.05.03.21, a facility operator may offer to a player who placed a Blackjack Wager the option of placing these additional wagers:

(1) A Lucky Ladies Twenty Point Bonus Wager that the player's initial two cards will have a total point count of 20;

(2) A Match-the-Dealer Wager that either of the player's initial two cards will match the rank of dealer's up card;

(3) An In Between Wager that the dealer's up card will either fall between or will be of the same rank as the player's initial two cards;

(4) A Royal Match 21 Wager that either of the player's initial two cards will be a Suited Match or a Royal Match;

(5) A Bet the Set 21 Wager that the player's initial two cards will be a pair or a suited pair;

(6) A King's Bounty Wager that the player's initial two cards will have a total point count of 20;

(7) If offering Blackjack Switch in accordance with Regulation .12 of this chapter, a Super Match Wager that the player's first four cards will be a pair, a three-of-a-kind, two pair or a four-of-a-kind;

(8) A Bad Beat Progressive Wager that the player's hand will have a total point count of 20 and the dealer will have Blackjack or a hand with a total point count of 21;

(9) A Three Card Poker Wager that the dealer's up card and the player's initial two cards will form a three-card Poker hand of a straight flush, three-of-a-kind, straight or a flush. For purposes of the Three Card Poker Wager, the rank of the cards shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. An ace may be used to complete a straight flush or a straight with a 2 and 3 but may not be combined with any other sequence of cards; or

(10) A Hit and Run Progressive Wager that the dealer will have Blackjack or a hand containing five or more cards.

H. A facility operator shall specify in its Rules Submission under COMAR 36.05.03.21 the number of adjacent boxes on which a player may place a Blackjack Wager in one round of play.

07. Dealing Cards and Completing a Round of Play.

A. Except as provided in Regulation .12 of this chapter, all cards shall be dealt from a dealing shoe which must be located on the table in a location approved by the Commission under COMAR 36.05.03.16.

B. After the procedures under Regulation .05 of this chapter 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 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.

D. If a double shoe is utilized, the following procedures shall be used instead of the procedures under § C(3) and (4) of this regulation:

(1) Before a round of play commences, the dealer shall draw a determinate card from either side of the double shoe.

(a) The suit of that card shall determine from which side of the shoe that round of play will be dealt.

(b) The facility operator shall designate that the suits of hearts and diamonds correspond to the color of the backs of the cards being dealt from one side of the shoe, and that the suits of spades and clubs correspond to the color of the backs of the cards being dealt from the other side of the shoe.

(2) A determinant card corresponding to the side of the shoe from which it was drawn shall become the player's first card.

(3) A determinant card that does not correspond to the side of the shoe from which it was dealt shall be placed in a segregated area of the dealing shoe.

E. 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.

F. After following the procedure described under § E of this regulation, the dealer shall collect and reshuffle the cards as follows:

(1) When a single dealing shoe is used, the dealer shall remove the cards remaining in the shoe and place them in the discard rack to ensure that no cards are missing.

(2) When a double shoe is used, the dealer shall remove the cards remaining in the side of the shoe from which the cover card was drawn and the cards, if any, that were put in a

1 separate segregated area for the discards from that side of the double shoe, after which
2 the dealer shall place those cards face down in the discard rack in order to ensure that no
3 cards are missing.

4 **08. Insurance Wager.**

5 A. A player may make an Insurance Wager by placing a value chip on the insurance line of the
6 layout in an amount not more than 1/2 of the player's initial Blackjack Wager.

7 (1) A player may wager an amount in excess of 1/2 of the initial Blackjack Wager to the
8 next unit that can be wagered in chips, when, because of the limitation of the value of
9 chip denominations, half the initial Blackjack Wager cannot be bet.

10 (2) A player shall place an Insurance Wager prior to the dealer inserting his or her hole
11 card into the card reader device.

12 B. If the first card dealt to the dealer is an ace, each player may make an Insurance Wager which
13 shall win if the dealer's hole card is a king, queen, jack or 10.

14 C. A winning Insurance Wager shall be paid in accordance with the payout odds in Regulation
15 .13 of this chapter.

16 D. A losing Insurance Wager shall be collected by the dealer immediately after the dealer inserts
17 his or her hole card into the card reader device and determines that he or she does not have a
18 Blackjack and before drawing any additional cards.

19 E. Notwithstanding the requirements under §A through §D of this regulation:

20 (1) A facility operator may offer a player who has Blackjack the option to be paid even
21 money on the Blackjack Wager instead of making an Insurance Wager.

22 (2) If a player elects to be paid even money, the dealer shall pay out the Blackjack Wager
23 at odds of 1 to 1 and remove the player's cards.

24 F. A facility operator may offer the even money payout specified in § E of this regulation only if
25 its Rules Submission under COMAR 36.05.03.21 specified this payout.

26 **09. Surrender.**

27 A. After the first two cards are dealt to a player, the player may elect to discontinue play on the
28 hand for that round by surrendering 1/2 his or her wager.

29 B. A decision to surrender shall be made prior to the player indicating whether he or she wishes
30 to double down as permitted under Regulation .10 of this chapter, split pairs as permitted under
31 Regulation .11 of this chapter, stand or draw.

C. If the first card dealt to the dealer:

(1) Is not an ace or 10 value card, the dealer shall immediately collect 1/2 of the wager and return 1/2 to the player; or

(2) Is an ace or 10 value card, the dealer shall place the player's wager on top of the player's cards, and when the dealer's second card is revealed, the hand will be settled by immediately collecting the entire wager if the dealer has Blackjack or collecting 1/2 of the wager and returning 1/2 of the wager to the player if the dealer does not have Blackjack.

D. If the player has made an Insurance Wager and then elects to surrender, each wager shall be settled separately in accordance with § A of this regulation and Regulation .08 of this chapter.

10. Double Down Wager.

A. Except when a player has a Blackjack, a player may elect to make a Double Down Wager on the first two cards dealt to him or her, or the first two cards of any split pair.

(1) A Double Down Wager may not exceed the amount of a player's original Blackjack Wager.

(2) Only one additional card shall be dealt to the hand on which the player has elected to double down.

B. If a dealer obtains Blackjack after a player makes a Double Down Wager, the dealer shall collect only the amount of the original Blackjack Wager of the player and may not collect the additional Double Down Wager.

C. Upon a player's election to make a Double Down Wager, the dealer shall deal the one additional card face up or face down and place it sideways on the layout.

11. Splitting Pairs.

A. If the initial two cards dealt to a player are identical in value, the player may elect to split the hand into two separate hands if he or she makes a wager on the second hand formed in an amount equal to his original Blackjack Wager.

B. When a player splits pairs, the dealer shall deal a card to and complete the player's decisions with respect to the first incomplete hand on the dealer's left before proceeding to deal any cards to the second hand.

C. After a second card is dealt to each split pair hand, the player shall indicate his decision to stand, draw or double down with respect that hand.

1 D. A facility operator shall specify in its Rules Submission required under COMAR 36.05.03.21
2 the number of additional times a player may split a pair, including aces.

3 E. If the dealer obtains Blackjack after a player splits pairs, the dealer shall collect only the
4 amount of the original wager of the player and may not collect the additional amount wagered in
5 splitting pairs.

6 **12. Blackjack Variations.**

7 A. If specified in its Rules Submission under COMAR 36.05.03.21, a facility operator may offer
8 Blackjack Switch under the following requirements:

9 (1) A player shall make two equal Blackjack Wagers by placing value chips on the two
10 designated betting areas prior to the first card being dealt.

11 (2) In addition to the two equal Blackjack Wagers, a player may make an additional
12 Super Match Wager in accordance with Regulation .06 of this chapter.

13 (3) Two hands shall then be dealt to each player in accordance with the dealing
14 procedures in Regulation .07 of this chapter.

15 (4) As a player's point total is announced, the player shall indicate whether he or she
16 wishes to:

17 (a) Switch the second card of each hand dealt;

18 (b) Double down as permitted under Regulation .10 of this chapter;

19 (c) Split pairs as permitted under Regulation .11 of this chapter;

20 (d) Stand; or

21 (e) Draw additional cards.

22 (5) The round of play shall then be completed in accordance with the dealing procedures
23 in Regulation .07 of this chapter, but if the dealer's hand:

24 (a) Has a total point count of 21 in more than two cards and the player has
25 Blackjack, the winning Blackjack Wager shall be paid at odds of 1 to 1;

26 (b) Is a Blackjack and the player's hand is a Blackjack, the Blackjack Wager shall
27 tie and be returned to the player;

28 (c) Is a Blackjack and the player has switched to a Blackjack, the player's hand
29 shall have a total point count of 21 and the player's Blackjack Wager shall be lost;

(d) Has a total point count of 21 or 22 and the player has switched to a Blackjack, the player's Blackjack Wager shall be returned to the player; or

(e) Has a total point count of 22 and a player's hand has a total point count of 21 or less, the player's Blackjack Wager shall be returned to the player.

B. If specified in its Rules Submission under COMAR 36.05.03.21, a facility operator may deal Blackjack from the hand and allow the players to touch the cards in accordance with the following requirements:

(1) No more than two decks of cards shall be used in the game.

(2) An automated shuffling device shall be used to shuffle the cards.

(3) After the procedures required under Regulation .05 of this chapter have been completed, the dealer shall place the deck or decks of cards on top of a cover card and then place the deck or decks of cards and the cover card in either hand.

(4) After the dealer has chosen the hand in which to hold the cards, the dealer shall continue to use that hand when holding the cards during that round of play.

(5) The cards held by the dealer shall be kept over the table inventory container and in front of the dealer at all times.

(6) The dealer shall deal each card by holding the deck of cards in the chosen hand and use the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(7) Prior to commencement of each round of play, the dealer shall remove the first card and place it in the discard rack, and then, starting with the player farthest to the dealer's left and continuing around the table in a clockwise direction, deal the cards as follows:

(a) One card face down to each box on the layout in which a Blackjack Wager is contained;

(b) One card face up to the dealer;

(c) A second card face down to each box in which a wager is contained; and

(d) A second card face down to the dealer.

(8) After two cards have been dealt face down to each player and the dealer, each player shall, with one hand, examine his or her cards, keeping their cards in full view of the dealer at all times.

(9) Each player, starting with the player farthest to the dealer's left and continuing around the table in a clockwise direction, shall then indicate whether he or she wishes to surrender as permitted under Regulation .09 of this chapter, double down as permitted under Regulation .10 of this chapter, split pairs as permitted under Regulation .11 of this chapter, stand or draw additional cards.

(10) If a player:

(a) Indicates that he or she wishes to surrender, double down or split a pair, the dealer shall turn over the player's two cards and complete the dealing procedures in accordance with Regulation .07 of this chapter; and

(b) Is dealt additional cards which cause the total point count to exceed 21, the player shall immediately discard his cards.

(11) As each player indicates his or her decision, the dealer shall deal face upwards whatever additional cards are necessary to effectuate the player's decision.

(12) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall turn over the hole card and draw any additional cards in accordance with Regulation .07 of this chapter.

(13) The dealer shall announce the dealer's total point count after each additional card is dealt.

(14) After all additional cards have been dealt, the dealer shall turn over each player's two cards and shall settle all remaining wagers in accordance with Regulation .07 of this chapter.

13. Payout Odds and Limitation.

A. A facility operator shall pay a winning:

(1) Blackjack Wager at odds of 1 to 1;

(2) Blackjack at odds of 3 to 2;

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

(4) Lucky Ladies Twenty Point Bonus Wager at the odds in the following payable:

(a) For a queen of hearts pair and dealer Blackjack the payout shall be 1,000 to 1;

(b) For a queen of hearts pair the payout shall be 200 to 1;

(c) For a Matched 20 the payout shall be 25 to 1;

- 1 (d) For a Suited 20 the payout shall be 10 to 1; and
- 2 (e) For Any 20 the payout shall be 4 to 1;
- 3 (5) Match-the-Dealer Wagers at the odds in the following payable:
- 4 (a) If six decks of cards are being used:
- 5 (i) For each matching card of the same suit the payout shall be 11 to 1; and
- 6 (ii) For each matching card of a different suit the payout shall be 4 to 1;
- 7 (b) If eight decks of cards are being used:
- 8 (i) For each matching card of the same suit the payout shall be 14 to 1; and
- 9 (ii) For each matching card of a different suit the payout shall be 3 to 1;
- 10 (6) In Between Wagers at the odds in the following payable:
- 11 (a) For each Triple Match the payout shall be 30 to 1;
- 12 (b) For each one-card spread the payout shall be 10 to 1;
- 13 (c) For each two-card spread the payout shall be 6 to 1;
- 14 (d) For each three-card spread the payout shall be 4 to 1; and
- 15 (e) For all others the payout shall be 1 to 1;
- 16 (7) Royal Match 21 Wagers and the Crown Treasure Bonus at the odds in one of the
- 17 following paytables selected by the facility operator in its Rules Submission under
- 18 COMAR 36.05.03.21:
- 19 (a) If a single deck of cards is being used, payout under payable A:
- 20 (i) For a Royal Match the payout shall be 10 to 1;
- 21 (ii) For a Suited Match the payout shall be 3 to 1; or
- 22 (iii) For a Crown Treasure the payout shall be 1,000 for 1;
- 23 (b) If a single deck of cards is being used, payout under payable B:
- 24 (i) For a Royal Match the payout shall be 5 to 1;

1 (ii) For a Suited Match the payout shall be 3 to 1; or

2 (iii) For a Crown Treasure the payout shall be 1,000 for 1;

3 (c) If multiple decks of cards are being used, payout under payable C:

4 (i) For a Royal Match the payout shall be 30 to 1;

5 (ii) For a Suited Match the payout shall be 2.5 to 1; or

6 (iii) For a Crown Treasure the payout shall be 1,000 for 1;

7 (b) If multiple decks of cards are being used, payout under payable D:

8 (i) For a Royal Match the payout shall be 25 to 1;

9 (ii) For a Suited Match the payout shall be 2.5 to 1; or

10 (iii) For a Crown Treasure the payout shall be 1,000 for 1.

11 (c) If multiple decks of cards are being used, payout under payable E:

12 (i) For a Royal Match the payout shall be 50 to 1;

13 (ii) For a Suited Match the payout shall be 2 to 1; or

14 (iii) For a Crown Treasure the payout shall be 1,000 for 1;

15 (8) Bet the Set 21 Wagers at the odds in one of the following pay tables selected by the
16 facility operator in its Rules Submission submitted under COMAR 36.05.03.21:

17 (a) If a single deck is being used, payout under Paytable A, which means that for
18 Pairs the payout shall be 15 to 1;

19 (b) If two decks are being used, payout under Paytable B:

20 (i) For Suited Pairs the payout shall be 25 to 1.

21 (ii) For Pairs the payout shall be 10 to 1.

22 (c) If four or more decks are being used payout under Paytable C:

23 (i) For Suited Pairs the payout shall be 15 to 1; or

24 (ii) For Pairs the payout shall be 10 to 1;

1 (d) If four or more decks are being used payout under Paytable D:

2 (i) For Suited Pairs the payout shall be 12 to 1; or

3 (ii) For Pairs the payout shall be 10 to 1.

4 (9) King's Bounty Wagers at the odds in the following payable:

5 (a) For a King of spades pair and dealer Blackjack the payout shall be 1,000 to 1;
6 or

7 (b) For a King of spades pair the payout shall be 200 to 1;

8 (c) For a Suited kings pair the payout shall be 50 to 1;

9 (d) For a Suited queens, jacks or 10s pair the payout shall be 25 to 1;

10 (e) For a Suited 20 the payout shall be 9 to 1;

11 (f) For a Pair of kings the payout shall be 6 to 1; or

12 (g) For Any 20 the payout shall be 4 to 1;

13 (10) Super Match Wagers at the odds in the following payable:

14 (a) If six decks are being used:

15 (i) For a Four-of-a-kind the payout shall be 40 to 1;

16 (ii) For Two pair the payout shall be 8 to 1;

17 (iii) For Three-of-a-kind the payout shall be 5 to 1; or

18 (iv) For a Pair the payout shall be 1 to 1;

19 (b) If eight decks are being used:

20 (i) For a Four-of-a-kind the payout shall be 50 to 1;

21 (ii) For Two pair the payout shall be 7 to 1;

22 (iii) For Three-of-a-kind the payout shall be 5 to 1; or

23 (iv) For a Pair the payout shall be 1 to 1;

1 B. If a facility operator offers a Bad Beat Progressive Wager, the facility operator shall pay out a
2 winning Bad Beat Progressive Wager at the odds in the following paytables:

3 (1) When a player has a 20 and the dealer has:

4 (a) 21 with seven or more cards the payout shall be 100% of the meter;

5 (b) 21 with six cards the payout shall be 1,000 for 1;

6 (c) 21 with five cards the payout shall be 100 for 1;

7 (d) 21 with four cards the payout shall be 50 for 1;

8 (e) 21 with three cards the payout shall be 25 for 1; or

9 (f) Blackjack the payout shall be 10 for 1;

10 (2) Player has 20 the payout shall be 1 to 1;

11 (3) Magic Card Bonus the payout shall be 20 for 1;

12 (4) Lucky Player Bonus the payout shall be 5 for 1.

13 C. A facility operator's Rules Submission submitted under COMAR 36.05.03.21 shall specify:

14 (1) The rate of progression for the meter used for the Bad Beat Progressive Wager; and

15 (2) That the initial and reset amounts and shall be at least \$5,000.

16 D. A facility operator shall pay out winning Three Card Poker Wagers at odds of 9 to 1.

17 E. If a facility operator offers the Hit and Run Progressive Wager, the facility operator shall pay
18 out winning Hit and Run Progressive Wagers at the odds in the following payable when the
19 dealer has:

20 (1) Eight or more cards the payout shall be 100% of the meter;

21 (2) Seven cards the payout shall be 100 for 1;

22 (3) Six cards the payout shall be 25 for 1;

23 (4) Five cards the payout shall be 7 for 1; or

24 (5) Blackjack the payout shall be 4 for 1.

25 F. A facility operator's Rules Submission submitted under COMAR 36.05.03.21 shall specify:

(1) The rate of progression for a meter used for the Hit and Run Progressive Wager; and

(2) That the initial and reset amounts and shall be at least \$1,000.

G. Notwithstanding the payout odds in under § A(3) and (8) of this regulation, a facility operator may, in its Rules Submission under COMAR 36.05.03.21, establish a maximum amount that is payable to a player, with a winning hand in the aggregate on a single round of play:

(1) With a Queen of hearts pair and dealer Blackjack; or

(2) King of spades pair and dealer Blackjack.

H. If a facility operator establishes a maximum payout and more than one player at a table has a winning hand specified in § G (1) or (2) of this regulation, each player shall share the maximum payout amount proportionately to the amount of the player's wager.

I. A maximum payout amount established under § G of this regulation shall be the greater of at least \$25,000 or the maximum amount that one player could win per round when betting the maximum possible wager.

J. A maximum payout limit established by the facility operator shall apply only to payouts of Royal Match 21 Wagers and King's Bounty Wagers.

14. 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 or in a segregated area of the double shoe.

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.

(1) A player refusing to accept the card may not have any additional cards dealt to him or her during the round.

(2) If a card is refused by the players, and the dealer cannot use the card, the card shall be placed in the discard rack.

D. If the dealer has 17 and accidentally draws a card for himself, the card shall be placed in the discard rack.

1 E. If the dealer misses dealing his first or second card to himself or herself, the dealer shall
2 continue dealing the first two cards to each player and then deal the appropriate number of cards
3 to himself or herself.

4 F. If there are insufficient cards remaining in the shoe to complete a round of play, the dealer
5 shall:

6 (1) Shuffle and cut, according to the procedures in Regulation .05 of this chapter, all of
7 the cards in the discard rack or in a segregated area of the double shoe; and

8 (2) Draw the first card face down and place it in the discard rack, and then complete the
9 round of play.

10 G. If no cards are dealt to a player's hand, the hand is dead and the player shall be included in the
11 next deal.

12 H. If only one card is dealt to a player's hand, at the player's option, the dealer shall deal the
13 second card to the player after all other players have received a second card.

14 I. If a double shoe is used, any round of play drawn from the incorrect side of a double shoe shall
15 be treated as if it were drawn from the correct side of the shoe and concluded.

16 J. If after receiving the first two cards, the dealer fails to deal an additional card to a player who
17 has requested a card, then, at the player's option, the dealer shall:

18 (1) Deal the additional card after all other players have received their additional cards but
19 prior to the dealer revealing his hole card; or

20 (2) Call the player's hand dead and return the player's original Blackjack Wager.

21 K. If a dealer inserts his hole card into a card reader device when the value of his or her first card
22 is not an ace, king, queen, jack or 10, after notifying a floorperson or above, the dealer shall:

23 (1) If the card reader device in use provides any player with the opportunity to determine
24 the value of the hole card, call all hands dead, collect the cards and return each player's
25 wager; or

26 (2) If the particular card reader device in use does not provide any player with the
27 opportunity to determine the value of the hole card, continue play.

28 L. If a card reader device malfunctions, the dealer may not continue dealing the game of
29 Blackjack at that table until the card reader device is repaired or replaced.

30 M. If an automated card shuffling device is being used and the device jams, stops shuffling
31 during a shuffle or fails to complete a shuffle cycle, the cards shall be reshuffled.

- 1 N. If an automated shuffling device malfunctions and cannot be used, the device must be covered
- 2 or have a sign indicating that it is out of order placed on the device before any other method of
- 3 shuffling may be used at the table.

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