

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

3
4 **Subtitle 05 TABLE GAMES**

5
6 **Chapter .04 Blackjack Rules**

7
8 **Authority: State Government Article, §§ 9-1A-02 and 9-1A-04, Annotated Code of**
9 **Maryland**

10 **01. Definitions.**

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

12 B. Terms Defined.

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

14
15 (2) "Blackjack" means an ace and any card having a value of 10 dealt as the initial two
16 cards to a player or the dealer.

17
18 (3) "Card reader device" means a device which permits the dealer to determine if the hole
19 card will give the dealer a Blackjack.

20
21 (4) "Crown Treasure Bonus" means an additional payout when both the player and dealer
22 have a Royal Match.

23
24 (5) "Determinant card" means the first card drawn for each round of play to determine
25 from which side of a double shoe the cards for that hand shall be dealt.

26
27 (6) "Double shoe" means a dealing shoe that has two adjacent compartments in which
28 cards are stacked separately and from which cards may be dealt from only one
29 compartment at any given time.

30
31 (7) "Flush" means three cards of the same suit.

For August 2013 Commission.

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- 1
2 (8) “Four-of-a-kind” means four cards of the same rank.
3
4 (9) “Hard total” means the total point count of a hand which contains no aces or which
5 contains aces that are each counted as 1 in value.
6
7 (10) “Hole card” means the second card dealt face down to the dealer.
8
9 (11) “Lucky Player Bonus” means an additional payout to a player who placed a Bad
10 Beat Progressive Wager if the player is seated in the player position that is randomly
11 selected by the table game system.
12
13 (12) “Magic Card Bonus” means an additional payout to a player who placed a Bad Beat
14 Progressive Wager if one of the player’s first two cards matches the card randomly
15 selected by the table game system.
16
17 (13) “Matched 20” means two identical cards with a total point count of 20 except for a
18 queen of hearts pair.
19
20 (14) “Pair” means two cards of the same rank.
21
22 (15) “Royal Match” means king and queen of the same suit.
23
24 (16) “Soft total” means the total point count of a hand containing an ace when the ace is
25 counted as 11 in value.
26
27 (17) “Straight” means three cards in consecutive rank.
28
29 (18) “Straight flush” means three cards of the same suit in consecutive rank.
30
31 (19) “Suited Match” means two cards of the same suit that are not a king and queen.
32
33 (20) “Suited pair” means two cards of the same rank and suit.
34
35 (21) “Suited 20” means two cards of the same suit with a total point count of 20.

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1
2 (22) “Three-of-a-kind” means three cards of the same rank.

3
4 (23) “Triple Match” means the player’s initial two cards and the dealer’s up card which
5 are all the same rank.

6 **02. Blackjack Tables and Card Reader Devices.**

7 A. Blackjack shall be played at a table having betting positions for no more than seven players
8 on one side of the table and a place for the dealer on the opposite side of the table.

9 B. The layout for a Blackjack table shall be submitted to the Commission and approved under
10 Regulation .16 of this chapter and contain at least:

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

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

14 (3) The following inscriptions:

15 (a) “Blackjack pays 3 to 2”;

16 (b) “Insurance pays 2 to 1”; and

17 (c) “Dealer shall draw to 16 and stand on all 17s,” or other similar language
18 approved in advance by the Commission under ~~Regulation .16 of this chapter~~
19 **COMAR 36.05.03.16**;

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

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- 1 (5) If a facility operator offers the Match-the-Dealer Wager authorized under Regulation
2 .06 of this chapter, a separate area designated for the placement of the Match-the-Dealer
3 Wager for each player;
- 4 (6) If a facility operator offers the In Between Wager authorized under Regulation .06 of
5 this chapter, a separate area designated for the placement of the In Between Wager for
6 each player;
- 7 (7) If a facility operator offers the Royal Match 21 Wager authorized under Regulation
8 .06 of this chapter, a separate area designated for the placement of the Royal Match 21
9 Wager for each player;
- 10 (8) If a facility operator offers the Bet the Set 21 Wager authorized under Regulation .06
11 of this chapter, a separate area designated for the placement of the Bet the Set 21 Wager
12 for each player;
- 13 (9) If a facility operator offers the King's Bounty Wager authorized under Regulation .06
14 of this chapter, a separate area designated for the placement of the King's Bounty Wager
15 for each player;
- 16 (10) If a facility operator offers Blackjack Switch authorized under Regulation .12 of this
17 chapter, the table must be designated for play as a Blackjack Switch table and contain:
- 18 (a) Two separate areas designated for the placement of the two equal Blackjack
19 Wagers for each player; and
- 20 (b) A separate area designated for the placement of the Super Match Wager
21 authorized under Regulation .06 of this chapter for each player;
- 22 (11) If the facility operator offers the Three Card Poker Wager authorized under
23 Regulation .06 of this chapter, a separate area designated for the placement of the Three
24 Card Poker Wager for each player;

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

4 **(13) If the facility operator offers the House Money Wager authorized under**
5 **Regulation .06 of this chapter, a separate area designated for the placement of the**
6 **House Money Wager;**

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

9 ~~(14)~~ **(15)** If the payout odds or amounts are not inscribed on the layout as required under
10 § B(13) of this regulation, a sign identifying the payout odds or amounts for all
11 permissible wagers shall be posted at each Blackjack table; and

12 ~~(15)~~ **(16)** An inscription indicating the payout limit per hand established by the facility
13 operator under Regulation .16 of this chapter or a generic inscription indicating the game
14 is subject to the posted payout limit. If the payout limit is not inscribed on the layout, a
15 sign which sets forth the required information shall be posted at each Blackjack table.

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

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

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

24 D. If a facility operator offers the Hit and Run Progressive Wager in accordance with Regulation
25 .06 of this chapter, the Blackjack table must have a progressive table game system in accordance
26 with COMAR 36.05.03.24 for the placement of Hit and Run or Straight Jack Progressive Wagers
27 that must include:

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

3 (2) A device that controls or monitors the placement of Progressive Payout Wagers at the
4 gaming table including a mechanism, such as a lock-out button, that prevents the
5 placement of any Hit and Run Progressive Wagers that a player attempts to place after
6 the dealer has begun dealing the cards.

7 E. A Blackjack table shall have a drop box and a tip box attached on the same side of the table
8 as, but on opposite sides of the dealer as approved by the Commission under COMAR
9 36.05.03.16.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

4 E. The value of the cards shall be:

5 (1) Any card from 2 to 10 ~~shall have its~~ **is** face value;

6 (2) Any jack, queen or king ~~shall have a value of~~ **is valued at** 10; and

7 (3) An ace ~~shall have a value of~~ **is valued at** 11 unless that value would give a player or
8 the dealer a score in excess of 21, in which case the ace ~~shall have a value of~~ **is valued at**
9 1.

10 **04 - .05. (text unchanged)**

11 **06. Wagers.**

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

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

16 C. After the cards have been shuffled as required under Regulation .05 of this chapter, a facility
17 operator may prohibit a player who is seated or unseated at the gaming table, who does not make
18 a wager on a given round of play, from placing a wager on the next round of play and a
19 subsequent round of play at that gaming table until:

20 (1) The facility operator chooses to permit the player to begin wagering again; or

21 (2) A reshuffle of the cards has occurred.

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- 1 D. Except for an Insurance Wager under Regulation .08 of this chapter, a Double Down Wager
2 under Regulation .10 of this chapter, or a wager on split pairs under Regulation .11 of this
3 chapter, all wagers shall be placed prior to the first card being dealt for each round of play.
- 4 E. A player may not handle, remove or alter any wagers that have been made until a decision has
5 been rendered and implemented with respect to that wager.
- 6 F. To participate in a round of play and compete against the dealer's hand, a player shall place a
7 Blackjack Wager.
- 8 G. If specified in its Rules Submission under COMAR 36.05.03.19, a facility operator may offer
9 to a player who placed a Blackjack Wager the option of placing these additional wagers:
- 10 (1) A Lucky Ladies Twenty Point Bonus Wager that the player's initial two cards will
11 have a total point count of 20;
- 12 (2) A Match-the-Dealer Wager that either of the player's initial two cards will match the
13 rank of dealer's up card;
- 14 (3) An In Between Wager that the dealer's up card will either fall between or will be of
15 the same rank as the player's initial two cards;
- 16 (4) A Royal Match 21 Wager that either of the player's initial two cards will be a Suited
17 Match or a Royal Match;
- 18 (5) A Bet the Set 21 Wager that the player's initial two cards will be a pair or a suited
19 pair;
- 20 (6) A King's Bounty Wager that the player's initial two cards will have a total point
21 count of 20;
- 22 (7) If offering Blackjack Switch in accordance with Regulation .12 of this chapter, a
23 Super Match Wager that the player's first four cards will be a pair, a three-of-a-kind, two
24 pair or a four-of-a-kind;

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1 (8) A Bad Beat Progressive Wager that the player's hand will have a total point count of
2 20 and the dealer will have Blackjack or a hand with a total point count of 21;

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

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

10 **(11) A House Money Wager that the initial two cards dealt to the player will form a**
11 **two-card straight, a pair, a two-card straight flush or an ace-king suited.**

12 H. A facility operator shall specify in its Rules Submission under COMAR 36.05.03.19 the
13 number of adjacent boxes on which a player may place a Blackjack Wager in one round of play.

14 **07. - .12 (text unchanged)**

15 **13. Payout Odds and Limitation.**

16 A. A facility operator shall pay a winning:

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

18 (2) Blackjack at odds of 3 to 2;

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

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

21 (a) For a queen of hearts pair and dealer Blackjack the payout ~~shall be~~ **is** 1,000 to
22 1;

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- 1 (b) For a queen of hearts pair the payout ~~shall be~~ **is** 200 to 1;
- 2 (c) For a Matched 20 the payout ~~shall be~~ **is** 25 to 1;
- 3 (d) For a Suited 20 the payout ~~shall be~~ **is** 10 to 1; and
- 4 (e) For Any 20 the payout ~~shall be~~ **is** 4 to 1;
- 5 (5) Match-the-Dealer Wagers at the odds in the following payable:
- 6 (a) If six decks of cards are being used:
- 7 (i) For each matching card of the same suit the payout ~~shall be~~ **is** 11 to 1;
- 8 and
- 9 (ii) For each matching card of a different suit the payout ~~shall be~~ **is** 4 to 1;
- 10 (b) If eight decks of cards are being used:
- 11 (i) For each matching card of the same suit the payout ~~shall be~~ **is** 14 to 1;
- 12 and
- 13 (ii) For each matching card of a different suit the payout ~~shall be~~ **is** 3 to 1;
- 14 (6) In Between Wagers at the odds in the following payable:
- 15 (a) For each Triple Match the payout ~~shall be~~ **is** 30 to 1;
- 16 (b) For each one-card spread the payout ~~shall be~~ **is** 10 to 1;
- 17 (c) For each two-card spread the payout ~~shall be~~ **is** 6 to 1;
- 18 (d) For each three-card spread the payout ~~shall be~~ **is** 4 to 1; and
- 19 (e) For all others the payout ~~shall be~~ **is** 1 to 1;

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1 (7) Royal Match 21 Wagers and the Crown Treasure Bonus at the odds in one of the
2 following paytables selected by the facility operator in its Rules Submission under
3 COMAR 36.05.03.19:

4 (a) If a single deck of cards is being used, payout under payable A:

5 (i) For a Royal Match the payout ~~shall be~~ **is** 10 to 1;

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

7 (iii) For a Crown Treasure the payout ~~shall be~~ **is** 1,000 for 1;

8 (b) If a single deck of cards is being used, payout under payable B:

9 (i) For a Royal Match the payout ~~shall be~~ **is** 5 to 1;

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

11 (iii) For a Crown Treasure the payout ~~shall be~~ **is** 1,000 for 1;

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

13 (i) For a Royal Match the payout ~~shall be~~ **is** 30 to 1;

14 (ii) For a Suited Match the payout ~~shall be~~ **is** 2.5 to 1; or

15 (iii) For a Crown Treasure the payout ~~shall be~~ **is** 1,000 for 1;

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

17 (i) For a Royal Match the payout ~~shall be~~ **is** 25 to 1;

18 (ii) For a Suited Match the payout ~~shall be~~ **is** 2.5 to 1; or

19 (iii) For a Crown Treasure the payout ~~shall be~~ **is** 1,000 for 1.

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- 1 (c) If multiple decks of cards are being used, payout under payable E:
- 2 (i) For a Royal Match the payout ~~shall be~~ **is** 50 to 1;
- 3 (ii) For a Suited Match the payout ~~shall be~~ **is** 2 to 1; or
- 4 (iii) For a Crown Treasure the payout ~~shall be~~ **is** 1,000 for 1;
- 5 (8) Bet the Set 21 Wagers at the odds in one of the following pay tables selected by the
6 facility operator in its Rules Submission submitted under COMAR 36.05.03.19:
- 7 (a) If a single deck is being used, payout under Paytable A, which means that for
8 Pairs the payout ~~shall be~~ **is** 15 to 1;
- 9 (b) If two decks are being used, payout under Paytable B:
- 10 (i) For Suited Pairs the payout ~~shall be~~ **is** 25 to 1.
- 11 (ii) For Pairs the payout ~~shall be~~ **is** 10 to 1.
- 12 (c) If four or more decks are being used payout under Paytable C:
- 13 (i) For Suited Pairs the payout ~~shall be~~ **is** 15 to 1; or
- 14 (ii) For Pairs the payout ~~shall be~~ **is** 10 to 1;
- 15 (d) If four or more decks are being used payout under Paytable D:
- 16 (i) For Suited Pairs the payout ~~shall be~~ **is** 12 to 1; or
- 17 (ii) For Pairs the payout ~~shall be~~ **is** 10 to 1.
- 18 (9) King's Bounty Wagers at the odds in the following payable:

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1 (a) For a King of spades pair and dealer Blackjack the payout ~~shall be~~ is 1,000 to
2 1; or

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

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

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

6 (e) For a Suited 20 the payout ~~shall be~~ is 9 to 1;

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

8 (g) For Any 20 the payout ~~shall be~~ is 4 to 1;

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

10 (a) If six decks are being used:

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

12 (ii) For Two pair the payout ~~shall be~~ is 8 to 1;

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

14 (iv) For a Pair the payout ~~shall be~~ is 1 to 1;

15 (b) If eight decks are being used:

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

17 (ii) For Two pair the payout ~~shall be~~ is 7 to 1;

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

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1 (iv) For a Pair the payout ~~shall be~~ **is** 1 to 1;

2 **(11) House Money Wagers at the odds in the following payable:**

3 **(a) If a single deck is being used;**

4 **(i) For an Ace-king suited the payout is 9 to 1;**

5 **(ii) For a Two-card straight flush the payout is 5 to 1;**

6 **(iii) For a Pair the payout is 3 to 1; or**

7 **(iv) For a Two-card straight the payout is 1 to 1;**

8 **(b) If multiple decks are being used;**

9 **(i) For an Ace-king suited the payout shall be 9 to 1;**

10 **(ii) For a Two-card straight flush the payout is 4 to 1;**

11 **(iii) For a Pair the payout is 3 to 1; or**

12 **(iv) For a Two-card straight the payout is 1 to 1.**

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

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

16 (a) 21 with seven or more cards the payout ~~shall be~~ **is** 100% of the meter;

17 (b) 21 with six cards the payout ~~shall be~~ **is** 1,000 for 1;

18 (c) 21 with five cards the payout ~~shall be~~ **is** 100 for 1;

For August 2013 Commission.

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- 1 (d) 21 with four cards the payout ~~shall be~~ is 50 for 1;
- 2 (e) 21 with three cards the payout ~~shall be~~ is 25 for 1; or
- 3 (f) Blackjack the payout ~~shall be~~ is 10 for 1;
- 4 (2) Player has 20 the payout ~~shall be~~ is 1 to 1;
- 5 (3) Magic Card Bonus the payout ~~shall be~~ is 20 for 1;
- 6 (4) Lucky Player Bonus the payout ~~shall be~~ is 5 for 1.
- 7 C. A facility operator's Rules Submission submitted under COMAR 36.05.03.19 shall specify:
- 8 (1) The rate of progression for the meter used for the Bad Beat Progressive Wager; and
- 9 (2) That the initial and reset amounts ~~shall be~~ is at least \$5,000.
- 10 D. A facility operator shall pay out winning Three Card Poker Wagers at odds of 9 to 1.
- 11 E. If a facility operator offers the Hit and Run Progressive Wager, the facility operator shall pay
- 12 out winning Hit and Run Progressive Wagers at the odds in the following payable when the
- 13 dealer has:
- 14 (1) Eight or more cards the payout ~~shall be~~ is 100% of the meter;
- 15 (2) Seven cards the payout ~~shall be~~ is 100 for 1;
- 16 (3) Six cards the payout ~~shall be~~ is 25 for 1;
- 17 (4) Five cards the payout ~~shall be~~ is 7 for 1; or
- 18 (5) Blackjack the payout ~~shall be~~ is 4 for 1.
- 19 F. A facility operator's Rules Submission submitted under COMAR 36.05.03.19 shall specify:

For August 2013 Commission.

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- 1 (1) The rate of progression for a meter used for the Hit and Run Progressive Wager; and
2 (2) That the initial and reset amounts and ~~shall be~~ **are** at least \$1,000.

3 G. Notwithstanding the payout odds in under § A(3) and (8) of this regulation, a facility operator
4 may, in its Rules Submission under COMAR 36.05.03.19, establish a maximum amount that is
5 payable to a player, with a winning hand in the aggregate on a single round of play:

- 6 (1) With a Queen of hearts pair and dealer Blackjack; or
7 (2) King of spades pair and dealer Blackjack.

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

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

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

16 **14. (text unchanged)**

For August 2013 Commission.

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