

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack**

Table of Contents

Chapter 1 Definitions.....	2
Chapter 2 Blackjack Tables and Card Reader Devices.	4
Chapter 3 Cards, Number of Decks, Value of Cards.....	7
Chapter 4 Opening a Table Game.....	9
Chapter 5 Shuffling and Cutting Cards.....	10
Chapter 6 Wagers.	13
Chapter 7 Dealing Cards and Completing a Round of Play.	15
Chapter 8 Insurance Wager.....	17
Chapter 9 Surrender.....	18
Chapter 10 Double Down Wager.....	19
Chapter 11 Splitting Pairs.....	20
Chapter 12 Blackjack Variations.	21
Chapter 13 Payout Odds and Limitation.....	24
Chapter 14 Irregularities.....	34

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

Chapter 1 - 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.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

- (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.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

Chapter 2 - Blackjack Tables and Card Reader Devices.

A. Blackjack shall be played at a table having betting positions for not 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 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”; or

(b) “Blackjack pays 6 to 5”; and

(b) “Insurance pays 2 to 1”.

(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) Lucky Ladies Twenty Point Bonus Wager;

(b) Match-the-Dealer Wager;

(c) In Between Wager;

(d) Royal Match 21 Wager;

(e) Bet the Set 21 Wager;

(f) King’s Bounty Wager;

(g) Three Card Poker Wager;

(h) Hit and Run Progressive Wager;

(i) House Money Wager;

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

(j) Lucky Lucky Wager; and

(k) Super 4 Progressive Wager;

(5) If a facility operator offers Blackjack Switch authorized under Chapter 12-Blackjack Variations, a designation for play as a Blackjack Switch table, and:

(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 Chapter 6 - Wagers for each player;

(6) 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

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

C. Bad Beat Progressive Wager.

(1) If a facility operator offers the Bad Beat Progressive Wager authorized under Chapter 6 - Wagers, the Blackjack 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 Bad Beat Progressive Wager.

(3) The system shall 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 Chapter 6 - Wagers, or the Super 4 Progressive Wager in accordance with Chapter 6 - Wagers, the Blackjack table shall have a progressive table game system in accordance

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

with COMAR 36.05.03.24 for the placement of Hit and Run or Super 4 Progressive Wagers that includes:

(1) A wagering device at each betting position that acknowledges or accepts the placement of the Hit and Run or Super 4 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 a Hit and Run or Super 4 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 chapter.

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

H. The floorperson assigned to a blackjack table shall inspect the card reader device required under §G 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.

I. A blackjack table shall have a discard rack securely attached to the top of the dealer's side of the table, and the height of a 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.

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

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

Chapter 3 - Cards, Number of Decks, Value of Cards.

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

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

- (1) The cards shall be separated into two batches with an equal number of decks included in each batch;
- (2) The cards in each batch must be of the same design but the backs of the cards in one batch must be of a different color than the cards 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 dealing shoe; and
- (5) The cards from only one batch shall be placed in the discard rack at any given time.

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

- (1) The cards dealt from both sides of the shoe must be of the same design but the backs of the cards being dealt from one side of the shoe must be of a different color than the cards being dealt from the other side of the shoe.
- (2) A separate cover card shall be used in each side of the shoe.

D. The decks of cards opened for use at a Blackjack table shall be changed at least once every 24 hours unless the facility operator is dealing Blackjack from the hand under Chapter 12 – Blackjack Variations, in which the cards shall be changed at least every 4 hours.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

E. The value of the cards shall be:

- (1) Any card from 2 to 10 is face value;
- (2) Any jack, queen, or king is valued at 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.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

Chapter 4 - Opening a Table Game.

- A. After receiving one or more 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 and 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 a double shoe is used, all decks that comprise one side of the dealing shoe shall be spread for inspection on the table separate from the decks that comprise the other side of the dealing shoe.
- G. After the player is afforded an opportunity to visually inspect the cards, the cards that comprise one side of the dealing shoe and the cards that comprise the other side of the dealing shoe shall be turned face downward on the table separately, mixed thoroughly by a washing of the cards and stacked.
- H. Other than a continuous shuffler, if an automated shuffling device is utilized, all the decks in one batch of cards shall be spread for inspection, mixed, stacked and shuffled in accordance with §§A—C of this chapter separate from the decks in the other batch of cards.
- I. 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.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

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 the 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 position to the right of the dealer;

(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 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 chapter refuses the offer to cut the cards, the offer shall rotate to each player in a counterclockwise manner.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

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 chapter.

(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 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 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 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.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

(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 chapter, §§B—G of this chapter do not apply.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

Chapter 6 - 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 Chapter 5 – Shuffling and Cutting Cards, 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 Chapter 8 – Insurance Wager, a Double Down Wager under Chapter 10 – Double Down Wager, or a wager on split pairs under Chapter 11 – Splitting Pairs, 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 36.05.03.19, 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;

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

- (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 Chapter 12 – Blackjack Variations, 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;
- (10) A Hit and Run Progressive Wager that the dealer will have blackjack or a hand containing five or more cards;
- (11) A House Money Wager that the initial two cards dealt to the player will form a two-card straight, a pair, a two-card straight flush or an ace-king suited;
- (12) A Lucky Lucky Wager that the player's hand combined with the dealer's up card will contain the ranks of 6-7-8, 7-7-7, or a three-card total of 19, 20, or 21; or
- (13) A Super 4 Progressive Wager that the dealer will have blackjack and the player's initial two cards will form a four-card Poker hand of a royal flush, three-of-a-kind, straight, a flush, two pair, the same color, a pair, and any hand.

H. 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 Blackjack Wager in one round of play.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

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

A. Except as provided in Chapter 12 – Blackjack Variations, 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 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 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 a double shoe is utilized, the following procedures shall be used instead of the procedures under §B(3) and (4) of this chapter:

(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.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

D. 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.

E. After following the procedure described under §E of this chapter, 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 separate segregated area for the discards from that side of the double shoe, after which the dealer shall place those cards face down in the discard rack in order to ensure that no cards are missing.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

Chapter 8 - Insurance Wager.

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

(1) A player may wager an amount in excess of 1/2 of the initial 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 Blackjack Wager cannot be bet.

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

B. 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, jack or 10.

C. A winning Insurance Wager shall be paid in accordance with the payout odds in Chapter 13 –Payout Odds and Limitations.

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

E. Notwithstanding the requirements under §§A—D of this chapter:

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

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

F. A facility operator may offer the even money payout specified in §E of this chapter only if its rules submission under COMAR 36.05.03.19 specified this payout.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

Chapter 9 - Surrender.

A. After the first two cards are dealt to a player, the player may elect to discontinue play on the hand for that round by surrendering 1/2 of the player's wager.

B. A decision to surrender shall be made prior to the player indicating whether he or she wishes to double down as permitted under Chapter 10 – Double Down Wager, split pairs as permitted under Chapter 11 – Splitting Pairs, 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 chapter and Chapter 8 – Insurance Wager.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

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 the player, 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.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

Chapter 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 the player makes a wager on the second hand formed in an amount equal to the player's 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.
- D. A facility operator shall specify in its rules submission required under COMAR 36.05.03.19 the number of additional times a player may split a pair, including aces.
- E. If the dealer obtains blackjack after a player splits pairs, the dealer shall collect only the amount of the original wager of the player and may not collect the additional amount wagered in splitting pairs.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

Chapter 12 - Blackjack Variations.

A. If specified in its rules submission under COMAR 36.05.03.19, a facility operator may offer Blackjack Switch under the following requirements:

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

(2) In addition to the two equal Blackjack Wagers, a player may make an additional Super Match Wager in accordance with Chapter 6 - Wagers.

(3) Two hands shall then be dealt to each player in accordance with the dealing procedures in Chapter 7 – Dealing Cards and Completing a Round of Play.

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

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

(b) Double down as permitted under Chapter 10 – Double Down Wager;

(c) Split pairs as permitted under Chapter 11 – Splitting Pairs;

(d) Stand; or

(e) Draw additional cards.

(5) The round of play shall then be completed in accordance with the dealing procedures in Chapter 7 – Dealing Cards and Completing a Round of Play, but if the dealer's hand:

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

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

(c) Is a blackjack and the player has switched to a blackjack, the player's hand 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

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

(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 36.05.03.19, 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 Chapter 5 – Shuffling and Cutting Cards 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.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

(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 the player wishes to surrender as permitted under Chapter 9 -Surrender, double down as permitted under Chapter 10 – Double Down Wager, split pairs as permitted under Chapter 11 – Splitting Pairs, stand or draw additional cards.

(10) If a player:

(a) Indicates that the player 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 Chapter 7 – Dealing Cards and Completing a Round of Play; and

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

(11) As each player indicates the player's 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 Chapter 7 – Dealing Cards and Completing a Round of Play.

(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 Chapter 7 – Dealing Cards and Completing a Round of Play.

C. If specified in its rules submission under COMAR 36.05.03.19, a facility operator may offer a version of Blackjack on a dealer controlled electronic table game where:

(1) The dealer does not receive a hole card, and

(2) One or more community cards are used.

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack**

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 either:

(a) odds of 3 to 2; or

(b) odds of 6 to 5;

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

(4) Lucky Ladies Twenty Point Bonus Wager at one of the following paytables selected by the facility operator in its Rules Submission submitted under COMAR 36.05.03.19:

(a) Paytable A

(i) For a queen of hearts pair and dealer blackjack the payout is 1,000 to 1;

(ii) For a queen of hearts pair the payout is 200 to 1;

(iii) For a Matched 20 the payout is 25 to 1;

(iv) For a Suited 20 the payout is 10 to 1; and

(v) For Any 20 the payout is 4 to 1;

(b) Paytable B

(i) For a queen of hearts pair and dealer blackjack the payout is 1,000 to 1;

(ii) For a queen of hearts pair the payout is 125 to 1;

(iii) For a Matched 20 the payout is 19 to 1;

(iv) For a Suited 20 the payout is 9 to 1; and

(v) For Any 20 the payout is 4 to 1;

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

(5) Match-the-Dealer Wagers at the odds in the following payable:

(a) If six decks of cards are being used:

(i) For each matching card of the same suit the payout is 11 to 1; and

(ii) For each matching card of a different suit the payout is 4 to 1;

(b) If eight decks of cards are being used:

(i) For each matching card of the same suit the payout is 14 to 1; and

(ii) For each matching card of a different suit the payout is 3 to 1;

(6) In Between Wagers at the odds in the following payable:

(a) For each Triple Match the payout is 30 to 1;

(b) For each one-card spread the payout is 10 to 1;

(c) For each two-card spread the payout is 6 to 1;

(d) For each three-card spread the payout is 4 to 1; and

(e) For all others the payout is 1 to 1;

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

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

(i) For a Royal Match the payout is 10 to 1;

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

(iii) For a Crown Treasure the payout is 1,000 for 1;

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

(i) For a Royal Match the payout is 5 to 1;

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

- (ii) For a Suited Match the payout is 3 to 1; or
- (iii) For a Crown Treasure the payout is 1,000 for 1;
- (c) If multiple decks of cards are being used, payout under Paytable C:
 - (i) For a Royal Match the payout is 30 to 1;
 - (ii) For a Suited Match the payout is 2.5 to 1; or
 - (iii) For a Crown Treasure the payout is 1,000 for 1;
- (d) If multiple decks of cards are being used, payout under Paytable D:
 - (i) For a Royal Match the payout is 25 to 1;
 - (ii) For a Suited Match the payout is 2.5 to 1; or
 - (iii) For a Crown Treasure the payout is 1,000 for 1.
- (e) If multiple decks of cards are being used, payout under Paytable E:
 - (i) For a Royal Match the payout is 50 to 1;
 - (ii) For a Suited Match the payout is 2 to 1; or
 - (iii) For a Crown Treasure the payout is 1,000 for 1;
- (8) Bet the Set 21 Wagers at the odds in one of the following pay tables selected by the facility operator in its Rules Submission submitted under COMAR 36.05.03.19:
 - (a) If a single deck is being used, payout under Paytable A, which means that for Pairs the payout is 15 to 1;
 - (b) If two decks are being used, payout under Paytable B:
 - (i) For Suited Pairs the payout is 25 to 1.
 - (ii) For Pairs the payout is 10 to 1.
 - (c) If four or more decks are being used payout under Paytable C:

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

- (i) For Suited Pairs the payout is 15 to 1; or
- (ii) For Pairs the payout is 10 to 1;
- (d) If four or more decks are being used payout under Paytable D:
 - (i) For Suited Pairs the payout is 12 to 1; or
 - (ii) For Pairs the payout is 10 to 1.
- (9) King's Bounty Wagers at the odds in the following payable:
 - (a) For a King of spades pair and dealer Blackjack the payout is 1,000 to 1; or
 - (b) For a King of spades pair the payout is 200 to 1;
 - (c) For a Suited kings pair the payout is 50 to 1;
 - (d) For a Suited queens, jacks or 10s pair the payout is 25 to 1;
 - (e) For a Suited 20 the payout is 9 to 1;
 - (f) For a Pair of kings the payout is 6 to 1; or
 - (g) For Any 20 the payout is 4 to 1;
- (10) Super Match Wagers at the odds in the following payable:
 - (a) If six decks are being used:
 - (i) For a Four-of-a-kind the payout is 40 to 1;
 - (ii) For Two pair the payout is 8 to 1;
 - (iii) For Three-of-a-kind the payout is 5 to 1; or
 - (iv) For a Pair the payout is 1 to 1;
 - (b) If eight decks are being used:
 - (i) For a Four-of-a-kind the payout is 50 to 1;

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack**

- (ii) For Two pair the payout is 7 to 1;
 - (iii) For Three-of-a-kind the payout is 5 to 1; or
 - (iv) For a Pair the payout is 1 to 1;
- (11) House Money Wagers at the odds in the following payable:
- (a) If a single deck is being used;
 - (i) For an Ace-king suited the payout is 9 to 1;
 - (ii) For a Two-card straight flush the payout is 5 to 1;
 - (iii) For a Pair the payout is 3 to 1; or
 - (iv) For a Two-card straight the payout is 1 to 1;
 - (b) If multiple decks are being used;
 - (i) For an Ace-king suited the payout is 9 to 1;
 - (ii) For a Two-card straight flush the payout is 4 to 1;
 - (iii) For a Pair the payout is 3 to 1; or
 - (iv) For a Two-card straight the payout is 1 to 1.

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

- (1) When a player has a 20 and the dealer has:
 - (a) 21 with seven or more cards the payout is 100 percent of the meter;
 - (b) 21 with six cards the payout is 1,000 for 1;
 - (c) 21 with five cards the payout is 100 for 1;
 - (d) 21 with four cards the payout is 50 for 1;

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

- (e) 21 with three cards the payout is 25 for 1; or
- (f) Blackjack the payout is 10 for 1;
- (2) Player has 20 the payout is 1 to 1;
- (3) Magic Card Bonus the payout is 20 for 1; or
- (4) Lucky Player Bonus the payout is 5 for 1.

C. A facility operator's Rules Submission submitted under COMAR 36.05.03.19 shall specify:

- (1) The rate of progression for the meter used for the Bad Beat Progressive Wager; and
- (2) That the initial and reset amounts are at least \$5,000.

D. If a facility operator offers the Three Card Poker Wager, the facility operator shall pay out winning Three Card Poker Wagers at the amounts in the following paytables as selected by the facility operator in its Rules Submission:

(1) Paytable A:

- (a) For a Straight Flush the payout is 9 to 1;
- (b) For a Three-of-a-Kind the payout is 9 to 1;
- (c) For a Straight the payout is 9 to 1; or
- (d) For a Flush the payout is 9 to 1.

(2) Paytable B:

- (a) For a Straight Flush the payout is 30 to 1;
- (b) For a Three-of-a-Kind the payout is 20 to 1;
- (c) For a Straight the payout is 10 to 1; or
- (d) For a Flush the payout is 5 to 1.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

E. If a facility operator offers the Lucky Lucky Wager, the facility operator shall pay out winning Lucky Lucky Wagers at the amounts in the following paytables as selected by the facility operator in its Rules Submission:

(1) Paytable A:

- (a) For Suited 7-7-7 the payout is 200 to 1;
- (b) For Suited 6-7-8 the payout is 100 to 1;
- (c) For Unsuited 7-7-7 the payout is 50 to 1;
- (d) For Unsuited 6-7-8 the payout is 30 to 1;
- (e) For Suited 21 the payout is 10 to 1;
- (f) For Unsuited 21 the payout is 3 to 1;
- (g) For any 20 the payout is 2 to 1; or
- (h) For any 19 the payout is 2 to 1.

(2) Paytable B:

- (a) For Suited 7-7-7 the payout is 200 to 1;
- (b) For Suited 6-7-8 the payout is 100 to 1;
- (c) For Unsuited 7-7-7 the payout is 50 to 1;
- (d) For Unsuited 6-7-8 the payout is 30 to 1;
- (e) For Suited 21 the payout is 15 to 1;
- (f) For Unsuited 21 the payout is 3 to 1;
- (g) For any 20 the payout is 2 to 1; or
- (h) For any 19 the payout is 1 to 1.

(3) Paytable C:

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

- (a) For Suited 7-7-7 the payout is 200 to 1;
- (b) For Suited 6-7-8 the payout is 100 to 1;
- (c) For Unsuited 7-7-7 the payout is 50 to 1;
- (d) For Unsuited 6-7-8 the payout is 30 to 1;
- (e) For Suited 21 the payout is 10 to 1;
- (f) For Unsuited 21 the payout is 3 to 1;
- (g) For any 20 the payout is 2 to 1; or
- (h) For any 19 the payout is 1 to 1.

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

- (1) Eight or more cards the payout is 100 percent of the meter;
- (2) Seven cards the payout is 100 for 1;
- (3) Six cards the payout is 25 for 1;
- (4) Five cards the payout is 7 for 1; or
- (5) Blackjack the payout is 4 for 1.

G. A facility operator's Rules Submission submitted under COMAR 36.05.03.19 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 are at least \$1,000.

H. If a facility operator offers the Super 4 Progressive Wager, the facility operator shall pay out winning Super 4 Wagers at the odds in the following paytables as selected by the facility operator in its Rules Submission:

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

(1) Paytable A:

- (a) For a Royal flush of diamonds the payout is 100 percent of the meter;
- (b) For a Royal flush of hearts, spades, or clubs the payout is 10 percent of the meter;
- (c) For a Three-of-a-kind the payout is 100 for 1;
- (d) For a Straight the payout is 75 for 1;
- (e) For a Flush the payout is 50 for 1;
- (f) For a Two Pair the payout is 25 for 1;
- (g) For four red cards the payout is 15 for 1;
- (h) For four black cards the payout is 15 for 1;
- (i) For a Pair the payout is 10 for 1;
- (j) For any hand the payout is 4 for 1; or
- (k) For Dealers Ace Up with no Blackjack the payout is 2 for 1.

(2) Paytable B:

- (a) For a Royal flush of diamonds the payout is 100 percent of the meter;
- (b) For a Royal flush of hearts, spades, or clubs the payout is 10 percent of the meter;
- (c) For a Three-of-a-kind the payout is 150 for 1;
- (d) For a Straight the payout is 70 for 1;
- (e) For a Flush the payout is 50 for 1;
- (f) For a Two Pair the payout is 30 for 1;
- (g) For four red cards the payout is 15 for 1;
- (h) For four black cards the payout is 15 for 1;

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

(i) For a Pair the payout is 10 for 1;

(j) For any hand the payout is 5 for 1; or

(k) For Dealers Ace Up with no Blackjack the payout is 3 for 1.

I. A facility operator's Rules Submission submitted under COMAR 36.05.03.19 shall specify:

(1) The rate of progression for the meter used for the Super 4 Progressive Wager; and

(2) That the initial and reset amounts, which shall be at least:

(a) \$10,000 for Paytable A; and

(b) \$50,000 for Paytable B.

J. Notwithstanding the payout odds in under §A(3) and (8) of this regulation, a facility operator may, in its rules submission under COMAR 36.05.03.19, 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.

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

L. A maximum payout amount established under §J of this chapter 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.

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

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

Chapter 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.

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

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

(1) Shuffle and cut, according to the procedures in Chapter 5 – Shuffling and Cutting Cards, all of the cards in the discard rack or in a segregated area of the double shoe; and

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

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

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

Maryland State Lottery and Gaming Control Agency
Standard Rules - Blackjack

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

J. If after receiving the first two cards, 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 Blackjack Wager.

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

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

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

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

M. 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.

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