

## **FREE BET BLACKJACK**

### **1. Definitions**

The following words and terms, when used in the Rules of the Game of Free Bet Blackjack, shall have the following meanings, unless the context clearly indicates otherwise:

*Blackjack*—An ace and any card having a value of 10 dealt as the initial two cards to a player or the dealer.

*Card reader device*—A device which permits the dealer to determine if the hole card will give the dealer a Blackjack.

*Hard total*—The total point count of a hand which contains no aces or which contains aces that are each counted as 1 in value.

*Hole card*—The second card dealt face down to the dealer.

*Soft total*—The total point count of a hand containing an ace when the ace is counted as 11 in value.

### **2. Cards; number of decks; value of cards**

- (a) Except as provided in subsection (b) below, Free Bet Blackjack shall be played with six or eight decks of cards that are identical in appearance and at least one cover card.
- (b) If an automated card shuffling device is utilized, other than a continuous shuffler, Free Bet Blackjack shall be played with at least two shoes 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.
  - (5) The cards from only one batch shall be placed in the discard rack at any given time.
- (c) The decks of cards opened for use at a Free Bet Blackjack table shall be changed at least once every 24 hours.
- (d) The value of the cards shall be as follows:
  - (1) Any card from 2 to 10 shall have its face value.

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

### **3. Opening of the table for gaming**

- (a) After receiving one or more decks of cards at the table, the dealer shall inspect the cards for any defects. 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. The cards shall be spread in horizontal fan shaped columns by deck according to suit and in sequence.
- (c) After the first player arriving at the table has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a washing of the cards and stacked. Once the cards have been stacked, the cards shall be shuffled in accordance with Section 4.
- (d) If an automated shuffling device is utilized, other than a continuous shuffler, all the decks in one batch of cards shall be spread for inspection, mixed, stacked and shuffled in accordance with subsections (a)—(c) above separate from the decks in the other batch of cards.
- (e) If the decks of cards received at the table are preinspected and reshuffled in accordance with 146.49 (relating to cards; receipt, storage, inspection and removal from use), subsections (a)—(d) above shall not apply.

### **4. Shuffle and cut of the cards**

- (a) Immediately prior to commencement of play, unless the cards were reshuffled in accordance with 146.49 (relating to cards; receipt, storage, inspection and removal from use), 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. Upon completion of the shuffle, the dealer or device shall place the decks of cards in a single stack. The licensee 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 subsection (c) below. If no player accepts the cut, the dealer shall cut the cards.
- (c) The cut of the cards shall be offered to players in the following order:
  - (1) The first player arriving at the table, if the game is just beginning.
  - (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. If this player refuses, the offer to cut the

cards shall rotate to each player in a counterclockwise manner.

- (4) 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. If this player refuses, the offer to cut the cards shall rotate to each player in a counterclockwise manner.
- (d) 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. Once 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. 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. The stack of cards shall then be inserted into the dealing shoe for commencement of play.
- (e) 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. 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 subsection (c) above. The stack of cards shall then be inserted into the dealing shoe for commencement of play.
- (f) A reshuffle of the cards in the shoe shall take place after the cover card is reached in the shoe, as provided in Section 6(d), except that a floorperson may determine that the cards should be reshuffled after any round of play.
- (g) If there is no gaming activity at a Free Bet 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. After the first player arriving at the table is afforded an opportunity to visually inspect the cards, the cards shall be:
- (1) 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) Stacked and placed into the automated shuffling device to be shuffled if an automated shuffling device is in use. The batch of cards already in the shuffler shall then be removed. Unless a player requests otherwise, the batch of cards removed from the shuffler does not need to be spread for inspection and reshuffled prior to being dealt provided that the automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner.
- (h) A licensee may utilize a dealing shoe or other device that automatically reshuffles and counts the cards provided that the device is submitted to the Commission and approved in accordance with 205 CMR 146.51 prior to its use in the licensed facility. If a licensee is utilizing the approved device, subsections (b)—(g) above shall not apply.

## **5. Wagers**

- (a) Wagers at Free Bet Blackjack shall be made by placing value chips, plaques or other Board-approved table game wagering instruments on the appropriate areas of the Free Bet

Blackjack layout.

- (b) After the cards have been shuffled as required under Section 4, a licensee may prohibit any patron, whether seated at the gaming table or not, who does not make a wager on a given round of play from placing a wager on the next round of play and any subsequent round of play at that gaming table until either:
  - (1) The licensee chooses to permit the player to begin wagering again; or
  - (2) A reshuffle of the cards has occurred.
- (c) All wagers, except an Insurance Wager under Section 7, a wager to double down under Section 8 or a wager on split pairs under Section 9, shall be placed prior to the first card being dealt for each round of play. 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.
- (d) A player shall place a Blackjack Wager to participate in a round of play and compete against the dealer's hand.
- (e) If specified in its Rules Submission, a licensee may offer to each player who placed a Blackjack Wager in accordance with subsection (d) above, the option of placing a Push 22 Wager which shall win if the dealer's hand has a total point count of 22.
- (f) The licensee shall specify in its Rules Submission the number of adjacent boxes on which a player may place a Blackjack Wager in one round of play.

**6. Procedure for dealing the cards; completion of each round of play**

- (a) All cards shall be dealt from a dealing shoe which must be located on the table in a location approved by the Commission in accordance 205 CMR 146. Once the procedures under Section 4 have been completed, the stacked cards shall be placed in the dealing shoe by the dealer or by an automated card shuffling device.
- (b) 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. The dealer may deal cards to the two betting positions closest to the dealing shoe with the same hand.
- (c) 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. 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 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 cover card shall be removed and placed to the side and the hand will be completed. The dealer shall then:
  - (1) Collect and reshuffle the cards by removing the cards remaining in the shoe and placing them in the discard rack to ensure that no cards are missing.

- (2) Shuffle the cards so that they are randomly intermixed.
- (e) After all Blackjack and optional Push 22 Wagers have been placed, the dealer shall, starting with the player farthest to the dealer's left and continuing around the table in a clockwise manner, deal the cards as follows:
    - (1) One card face up to each box on the layout in which a Blackjack Wager is contained.
    - (2) One card face up to the dealer.
    - (3) A second card face up to each box in which a wager is contained.
    - (4) A second card face down to the dealer.
  - (f) Immediately after the second card is dealt to each player and the dealer, if the dealer's first card is an ace, the dealer shall offer the Insurance Wager or even money in accordance with Section 7.
  - (g) If the dealer's first card is an ace or a 10 value card, after the procedures in subsection (f) above have been completed, if applicable, the dealer shall determine whether the hole card will give the dealer a Blackjack. The dealer shall insert the hole card into the card reader device by moving the card face down on the layout without exposing it to anyone at the table, including the dealer. If the dealer has a Blackjack, additional cards may not be dealt and if a player:
    - (1) Has a Blackjack, the dealer shall return the player's Blackjack Wager, collect the player's Push 22 Wager and pay out any Insurance Wager, if applicable.
    - (2) Does not have a Blackjack, the dealer shall collect the player's Blackjack and Push 22 Wagers and pay out any Insurance Wager, if applicable.
  - (h) If the dealer's up card was not an ace or 10 value card or if the dealer's hole card did not give the dealer Blackjack, the dealer shall start with the player farthest to the dealer's left and continue around the table in a clockwise direction and if the player:
    - (1) Has Blackjack, the dealer shall announce and pay the Blackjack in accordance with Section 10(a) (relating to payout odds) and remove the player's cards. If a player also placed a Push 22 Wager, the dealer shall tuck the player's cards under the player's Push 22 Wager until it is resolved in accordance with subsection (n) below.
    - (2) Does not have Blackjack, the player shall indicate whether he wishes to double down as permitted under Section 8, split pairs as permitted under Section 11, stand or draw additional cards. Players may not surrender in Free Bet Blackjack.
  - (i) As each player indicates his decision, the dealer shall deal face upwards whatever additional cards are necessary to effectuate the player's decision.
  - (j) A player may elect to draw additional cards whenever his point count total is less than 21, except that:
    - (1) A player having a hard or soft total of 21 may not draw additional cards.
    - (2) A player electing to double down in accordance with Section 8 may draw only one additional card.
  - (k) After the decisions of each player have been implemented and all additional cards have been

dealt, the dealer shall turn the hole card face up.

- (l) Except as provided in subsection (m) below, the dealer shall draw additional cards until he has a hard or soft total of 17, 18, 19, 20 or 21. Any additional cards required to be dealt to the hand of the dealer shall be dealt face up. The dealer shall announce the dealer's total point count after each additional card is dealt.
  
- (m) If there are no Push 22 Wagers on the table, a dealer may not draw additional cards to his hand, regardless of the point count, if decisions have been made on all players' hands and the point count of the dealer's hand will not have an effect on the outcome of the round of play. If there are Push 22 Wagers still on the table and all player's hands are in excess of 21 or have Blackjack, the dealer shall draw additional cards to settle the Push 22 Wagers.
  
- (n) After all additional cards have been drawn, if the total point count of the dealer's hand:
  - (1) Is a 22, the dealer shall return all remaining player's Blackjack Wagers, collect any Free Bet lammers, as provided in Section 8 and Section 9, and pay out any Push 22 Wagers in accordance with Section 10(c).
  - (2) Is not a 22, the dealer shall collect any Push 22 Wagers and settle the player's Blackjack Wagers and Free Bet lammers in accordance with subsections (o)—(q) below.
  
- (o) A player shall win and be paid in accordance with Section 10(a) for the Blackjack Wager and an equivalent amount for each Free Bet lammer, if applicable, if:
  - (1) The total point count of the player's hand is 21 or less and the total point count of the dealer's hand is in excess of 21 provided that if the total point count of the dealer's hand is 22, the Blackjack Wager shall be returned to the player and any Free Bet lammers shall be collected.
  - (2) The total point count of the player's hand exceeds the total point count of the dealer's hand without exceeding 21.
  
- (p) A Blackjack Wager shall tie and be returned to the player and any Free Bet lammers collected if the total point count of the player's hand is the same as the total point count of the dealer's hand.
  
- (q) A player's Blackjack Wager shall lose and any Free Bet lammers shall be collected if:
  - (1) The total point count of the dealer's hand is 21 or less and the total point count of the player's hand is in excess of 21.
  - (2) The total point count of the dealer's hand exceeds the total point count of the player's hand without exceeding 21.
  
- (r) The dealer shall collect all losing wagers and pay off all winning wagers in accordance with one of the following procedures designated in the licensee's Rules Submission:
  - (1) Collect all losing wagers beginning with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction and then pay off all winning wagers.
  - (2) Collect each player's losing wagers and pay off each player's winning wagers beginning with the player farthest to the dealer's right and continuing around the table in a

counterclockwise direction. The dealer shall place any losing wagers directly into the table inventory and may not pay off any player's winning wagers by using value chips collected from a losing wager.

- (s) After all wagers have been settled, the dealer shall remove any remaining cards from the table and place them in the discard rack in a manner that permits the reconstruction of each hand in the event of a question or dispute.
- (t) Players and spectators may not handle, remove or alter any cards used to play Free Bet Blackjack.

## **7. Insurance Wager**

- (a) If the first card dealt to the dealer is an ace, each player may make an Insurance Wager which shall win if the dealer's hole card is a king, queen, jack or 10.
- (b) An Insurance Wager may be made 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. 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, 1/2 the initial Blackjack Wager cannot be bet. Insurance Wagers shall be placed prior to the dealer inserting his hole card into the card reader device.
- (c) Winning Insurance Wagers shall be paid in accordance with the payout odds in Section 10(b).
- (d) Losing Insurance Wagers shall be collected by the dealer immediately after the dealer inserts his hole card into the card reader device and determines that he does not have a Blackjack and before he draws any additional cards.
- (e) Notwithstanding the requirements of subsections (a)—(d) above, if selected in its Rules Submission, a licensee may offer a player who has Blackjack the option to be paid even money on the Blackjack Wager instead of making an Insurance Wager. If the 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 provided that if the player also placed a Push 22 Wager, the dealer shall tuck the player's cards under the player's Push 22 Wager until it is resolved in accordance with Section 6(n).

## **8. Double down**

- (a) Except when a player has a Blackjack, a player may elect to double down on the first two cards dealt to him or on the first two cards of any split pair. If the total point count of the player's two cards:
  - (1) Is a hard 9, 10 or 11, the player may double down without placing an additional wager. If a player is doubling down without placing an additional wager, the dealer shall place a Free Bet lammer next to the player's original Blackjack Wager.

- (2) Is not a hard 9, 10 or 11, the player may place an additional wager next to the player's original Blackjack Wager which may not exceed the amount of the player's original Blackjack Wager.
- (b) If a player elects to double down after splitting pairs, as provided in Section 9, the player may double down on split pairs as provided in subsection (a) above.
- (c) Upon a player's election to double down, the dealer shall deal one additional card face up and place it sideways on the layout.
- (d) The dealer shall then complete the procedure in Section 6(i)—(s).

### **9. 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. For example, if a player has two 7s or a king and a 10, the player may elect to split the hand.
- (b) If a player elects to split pairs and the player has:
  - (1) A pair of 10 value cards (10, jack, queen or king), the player shall place an amount equal to the original Blackjack Wager for the split pair.
  - (2) Any pair other than 10 value cards, the player may split pairs without placing an additional wager. If a player is splitting pairs without placing an additional wager:
    - (i) The dealer shall place a Free Bet lammer next to the player's original Blackjack Wager.
    - (ii) The original Blackjack Wager shall move with the first split hand and the Free Bet lammer shall be the wager for the second split hand.
- (c) 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. If the first split hand busts and if the player's hand:
  - (1) Does not contain any Free Bet lammers, the dealer shall collect the losing Blackjack Wager and place the player's cards in the discard rack.
  - (2) Contains a Free Bet lammer, the player's cards shall be tucked under the original Blackjack Wager until the hand is settled or until the split hand or hands bust as well.
- (d) After a second card is dealt to each split pair, the player shall indicate his decision to stand, draw, double down or resplit with respect that hand. A player may resplit any additional pairs, in accordance with subsection (b) above, for a total of up to four hands.

### **10. Payout odds**

- (a) The licensee shall pay each winning Blackjack Wager and any Free Bet lammers at odds of 1 to 1 with the exception of player Blackjack which shall be paid at odds of 3 to 2.
- (b) The licensee shall pay out winning Insurance Wagers at odds of 2 to 1.

- (c) The licensee shall pay out winning Push 22 Wagers based on the dealer's hand at the odds in one of the following paytables selected by the licensee in its Rules Submission:

Hand	Paytable A	Paytable B
Same suit 22	50 to 1	50 to 1
Same color 22	20 to 1	20 to 1
Other 22	8 to 1	7 to 1

### **11. Irregularities**

- (a) A card found face up in the shoe may not be used in that round of play and shall be placed in the discard rack 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. Any player refusing to accept the card may not have any additional cards dealt to him during the round. If the 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, the dealer shall continue dealing the first two cards to each player and then deal the appropriate number of cards to himself.
- (f) If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack shall be shuffled and cut according to the procedures in Section 4. The first card shall be drawn face down and placed in the discard rack and the dealer shall 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. 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.
- (h) 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 either deal the additional card after all other players have received their additional cards but prior to the dealer revealing his hole card or call the player's hand dead and return the player's original

Blackjack Wager.

- (i) If the dealer inserts his hole card into a card reader device when the value of his first card is not an ace, king, queen, jack or 10, the dealer, after notification to a floorperson or above, shall continue play.
- (j) 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.
- (k) 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.
- (l) 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 utilized at that table.