

TEMPORARY RULES: Blackjack Switch

Gaming Equipment

Rules of the Game

Temporary Amendments: N.J.A.C. 19:46-1.17 through 1.19

Temporary New Rules: N.J.A.C. 19:46-1.10C, 19:47-2A.1 through 2A.14

Authority: N.J.S.A. 5:12-5, 63c, 69e, 70f and 100

The temporary rules follow:

Summary

The temporary rules authorize the use of a blackjack variation known as “blackjack switch” in Atlantic City casinos. In this game, a player receives and wagers on two separate blackjack hands. The two wagers must be in an equal amount, and each must meet the required table minimum. N.J.A.C. 19:47-2A.5(a). Once the player’s initial four cards have been dealt, the player has an opportunity to “switch” the last two cards dealt in an effort to improve one or both hands before playing them out. See N.J.A.C. 19:47-2A.1 and 2A.7(g).

Players may purchase insurance, which pays 2 to 1. See N.J.A.C. 19:47-2A.7(f) and 2A.8. Players may also surrender, double down and split pairs on one or both hands. See N.J.A.C. 19:47-2A.9, 2A.10 and 2A.11. Except as provided in N.J.A.C. 19:47-2A.6 (match wager) and 2A.8 (insurance wager), all winning blackjack switch wagers, including a blackjack, are paid at odds of 1 to 1. See N.J.A.C. 19:47-2A.5(g).

A patron may also make an additional, optional wager after placing the two required basic blackjack wagers. This wager, known as a “match” wager, is a bet that two or more of the player’s initial four cards will match in rank, see N.J.A.C. 19:47-2A.6(a), and has no bearing upon any other wager made by a player at the game of blackjack switch. See N.J.A.C. 19:47-2A.6(e). Winning match wagers are paid in accordance with the payable selected by the casino licensee. See N.J.A.C. 19:47-27.6(c). If more than one type of match occurs in a player’s hand, the match wager is only paid once for that hand, using the highest payout

that occurs within the initial four cards dealt to that player's two hands. See N.J.A.C. 19:47-2A.6(d). A blackjack switch table is required to display signage to that effect, see N.J.A.C. 19:46-1.10C(c), as well as the payout odds for the match wager. See N.J.A.C. 19:46-1.10C(b)5.

N.J.A.C. 19:46-1.10C describes the remaining requirements for a blackjack switch table and layout, which is limited to a maximum of five betting positions. See N.J.A.C. 19:46-1.10C(a). The layout must state that "Blackjack pays 1 to 1," "Insurance Pays 2 to 1," "Dealer Must Hit a Soft 17," and "Dealer Pushes on 22." See N.J.A.C. 19:46-1.10C(b)4. N.J.A.C. 19:46-1.17 through 1.19 and 19:47-2A.1 through 27.14 set forth the other requirements, rules and procedures for the game. Certain wagers, including the optional wagers listed in N.J.A.C. 19:46-2.17, the multiple action blackjack wager in N.J.A.C. 19:46-2.18, and the progressive blackjack wager in N.J.A.C. 19:47-2.19, cannot be offered in blackjack switch. See N.J.A.C. 19:47-2A.5(i).

Full text of the temporary adoption follows (additions indicated in boldface **thus**; deletions indicated in boldface brackets [thus]):

19:46-1.10C Blackjack switch table; physical characteristics

(a) Blackjack switch shall be played at a table having betting positions for no more than five players on one side of the table and a place for the dealer on the opposite side.

(b) The layout for a blackjack switch table shall be approved by the Commission and shall have imprinted thereon, at a minimum, the following:

- 1. The name or trade name of the casino licensee offering the game;**
- 2. Two adjacent designated betting areas at each betting position for the placement of the required two initial blackjack switch wagers;**

3. A separate designated area on the layout at each betting position for the placement of the optional match wager;

4. The following inscriptions, unless they are included on the sign required by (c) below:

- i. "Blackjack pays 1 to 1";**
- ii. "Insurance pays 2 to 1";**
- iii. "Dealer must hit a soft 17"; and**
- iv. "Dealer pushes on 22"; and**

5. The payout odds for the optional match wager, unless they are included on the sign required by (c) below.

(c) A casino licensee shall post a sign approved by the Commission at each blackjack switch table, which shall include:

1. A statement that, if more than one match occurs in a player's initial four cards, the match wager will only be paid once, using the highest payoff that occurs within those cards; and

2. The payout odds for the optional match wager, if they are not imprinted on the layout.

(d) Each blackjack switch table shall have a drop box and a tip box attached to it on the same side of the gaming table as, but on opposite sides of, the dealer, in locations approved by the Commission.

(e) In order to collect the cards at the conclusion of a round of play as required by N.J.A.C. 19:47-27.7(1) and at such other times as provided in the rules of the Commission, each blackjack switch table shall have a discard rack securely attached to the top of the dealer's side of the table. The height of each discard rack shall equal the height of the cards, stacked one on top of the other, contained in the total number of decks that are to be used in the dealing shoe at that table; provided however, that a taller discard rack may be used if such 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 contained in the number of decks to be used in the dealing shoe at that table.

(f) A blackjack switch table may have attached to it, as approved by the Commission, a card reader device which permits the dealer to read his or her hole card in order to determine if the dealer has a blackjack in accordance with N.J.A.C. 19:47-27.1. If a blackjack switch table has an approved card reader device attached to it, the floorperson assigned to the table shall inspect the card reader device at the beginning of each gaming day, to insure that there has been no tampering with the device and that it is in proper working order.

19:46-1.17 Cards; physical characteristics

(a) Cards used to play blackjack, spanish 21, double attack blackjack, **blackjack switch**, baccarat, minibaccarat, pai gow poker, pokette, red dog, casino war, poker, caribbean stud poker, let it ride poker, three card poker, fast action hold'em, colorado hold 'em poker, boston 5 stud poker, double cross poker, four card poker, texas hold 'em bonus poker, flop poker, two card joker poker, asia poker, ultimate texas hold 'em, winner's pot poker, supreme pai gow, mississippi stud and double down stud shall be in decks of 52 cards with each with card identical in size and shape to every other card in such deck. Notwithstanding the foregoing, decks of cards used to play the following games shall be modified as follows:

1. - 3. (No change.)

(b) - (j) (No change.)

19:46-1.18 Cards; receipt, storage, inspections and removal from use

(a) - (m) (No change.)

(n) When the envelopes or containers of used cards and reserve cards with broken seals are returned to the casino security department, they shall be

inspected for tampering, marks, alterations, missing or additional cards or anything that might indicate unfair play.

1. For cards used in blackjack, spanish 21, **blackjack switch**, double attack blackjack, double cross poker, red dog, casino war, fast action hold 'em or minibaccarat using the dealing procedures in N.J.A.C. 19:47-7.7(c)1 or (c)2, the casino licensee shall cause to be inspected either:

i. - ii. (No change.)

2. - 11. (No change.)

(o) – (r) (No change.)

19:46-1.19 Dealing shoes; automated shuffling devices

(a) – (b) (No change.)

(c) A device which automatically shuffles cards may be utilized at the game of blackjack, spanish 21, **blackjack switch**, double attack blackjack, pai gow poker, minibaccarat, red dog, poker, caribbean stud poker, let it ride poker, three card poker, fast action hold'em, colorado hold 'em poker, casino war, boston 5 stud poker, double cross poker, four card poker, texas hold 'em bonus poker, ultimate texas hold 'em poker, flop poker, two card joker poker, asia poker, winner's pot poker, supreme pai gow, mississippi stud and double down stud in addition to, **as applicable**, a manual or automated dealing shoe, provided that:

1. - 2. (No change.)

(d) Each manual or automated dealing shoe shall be designed and constructed with such features as the Commission may require to maintain the integrity of the game at which such shoe is used. Such features shall include, at a minimum, the following:

1. - 3. (No change.)

4. Each dealing shoe used in blackjack, [and] spanish 21 **and blackjack switch** shall have a mark on the side of the shoe that enables the dealer, after aligning the stack of cards against the shoe in accordance with

N.J.A.C. 19:47-2.5(d) and 19.4, to insert the cutting card in such stack so that approximately one quarter of the stack is behind the cutting card.

(e) – (h) (No change.)

SUBCHAPTER 2A. BLACKJACK SWITCH

19:47-2A.1 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings unless the context clearly indicates otherwise:

"Bart Carter shuffle" means a shuffling procedure in which approximately one deck of cards is shuffled after being dealt, segregated into separate stacks and each stack is inserted into premarked locations within the remaining decks contained in the dealing shoe.

"Blackjack" means an ace and any card having a point value of 10 dealt as the initial two cards to a player or dealer. An ace and a card having a point value of 10 dealt to a player who has split a pair pursuant to N.J.A.C. 19:47-2A.10, or an ace and a card having a point value of 10 that results from a player's decision to switch pairs pursuant to N.J.A.C. 19:47-2A.7, shall be a hand with a point value of 21, but is not a blackjack.

"Card reader device" is defined in N.J.A.C. 19:46-1.10C.

"Hole card" means the second card dealt to the hand of the dealer.

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

"Push" means a void wager, as defined in N.J.A.C. 19:47-2A.5, which is returned to the player.

"Soft Total" means the total point count of a hand which contains an ace that is counted as 11 in value.

"Suit" means one of the four categories of cards: club, diamond, heart or spade.

"Switch" means a player's one-time option to have the second cards dealt to that player's two blackjack hands exchanged with each other pursuant to N.J.A.C. 19:47-2A.7, thus creating two new blackjack hands.

19:47-2A.2 Cards; number of decks; rank of cards

(a) Blackjack switch shall be played with six or eight decks of cards, with backs of the same color and design and one additional cutting card. The decks shall meet the requirements of N.J.A.C. 19:46-1.17. The cutting card shall be opaque and a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission.

(b) The point value of the cards contained in each deck 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 it shall have a value of one.**

(c) The "rank" of the cards, for purposes of the optional match wager, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. All suits shall be considered equal in rank.

19:47-2A.3 Opening of the table for gaming

(a) After receiving the decks of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer shall, as applicable, comply with the

requirements of either N.J.A.C. 19:46-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 19:46-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. Each deck of cards shall be spread out separately, according to suit and in sequence.

(c) After the first player 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" or "chemmy shuffle" of the cards, and stacked. If during the mixing or the stacking process a card is turned over and exposed to the players, the cards shall be remixed. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-2A.4.

(d) If a automated shuffling device is utilized, all the decks in one batch of cards shall be spread for inspection on the table separate from the decks in the other batch of cards. After the player or players is afforded an opportunity to visually inspect the cards, each batch of cards shall separately be turned face downward on the table and stacked.

19:47-2A.4 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), after any round of play as may be determined by the casino licensee and after each shoe of cards is dealt, 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 deck of cards in a single stack.

(b) After the cards have been shuffled and stacked, the dealer shall:

1. If the cards were shuffled using an automated card shuffling device, place the stack of cards in the dealing shoe and deal the cards in accordance with the procedures set forth in N.J.A.C. 19:47-2A.7; provided, however, that nothing herein shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe; or

2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 19:46-1.18, cut the cards in accordance with the procedures set forth in (c) through (f) below.

(c) If a cut of the cards is required, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, as determined in accordance with (d) or (e) below.

(d) The player to cut the cards shall be:

- 1. The first player to the table if the game is just beginning;**
- 2. The player on whose box the cutting card appeared during the last round of play;**
- 3. The player at the farthest point to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play; or**

4. The player at the farthest point to the right of the dealer if the reshuffle was initiated at the discretion of the casino licensee.

(e) If the player designated in (d) above refuses the cut, the cards shall be offered to each other player moving clockwise around the table until a player accepts the cut or all players refuse the cut. If no player accepts the cut, the dealer shall cut the cards.

(f) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take the cutting card and all the cards in front of the cutting card and place them to the back of the stack. The dealer shall then take the entire stack of

cards that was just shuffled and align them along the side of the dealing shoe which has the mark required by N.J.A.C. 19:46-1.19(d)(4). Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. If the Bart Carter shuffle is utilized, the dealer shall not re-insert the cut card after the stack has been cut.

(g) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she 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, at the casino licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (d) and (e) above.

(h) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe as provided for in N.J.A.C. 19:47-2A.7, except that:

1. The casino licensee may determine after each round of play that the cards should be reshuffled;

2. When the "Bart Carter Shuffle" is utilized, a reshuffle shall take place after the cards in the discard rack exceed approximately one deck in number.

(i) If there is no gaming activity at a blackjack switch table that is open for gaming, the cards shall be removed from the dealing shoe and the discard rack, and spread out on the table for inspection, either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards the cards shall be turned face downward on the table.

1. If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing or chemmy shuffle of the cards, stacked, then shuffled and cut in accordance with this section.

2. If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The batch of cards already in the shuffler shall then be removed. Unless a player so requests, the batch of cards removed from the shuffler need not be spread for inspection and reshuffled prior to being dealt, if:

i. The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner approved by the Commission; and

ii. The shuffled cards have been secured, released and prepared for play in accordance with procedures approved by the Commission.

(j) A casino licensee may submit to the Casino Control Commission for approval the proposed shuffle, cut card placement, number of cut cards (to include shuffle techniques without the use of any cut cards), location of where the shuffle takes place, who is responsible for shuffling, shuffling equipment (dealing shoes or other dealing devices) and burn card procedures.

19:47-2A.5 Wagers; payout odds

(a) Prior to the first card being dealt for each round of play, each player at the game of blackjack shall make two equal wagers, one for each blackjack hand to be dealt to that player, and each wager shall equal or exceed the posted minimum wager for the table. Each wager of a player shall be determined individually, and shall win if:

1. The point count of the player is 21 or less and the point count of the dealer exceeds 22;

2. The point count of the player exceeds that of the dealer without either exceeding 21; or

3. The player has a blackjack without switching cards pursuant to N.J.A.C. 19:47-2A.7, and the dealer has achieved a point count of 21 in more than two cards.

(b) Except as provided in (a)3 above, if the point count of the player is the same as the dealer, a wager made in accordance with this section shall be a push, unless:

1. The player has a point count of 21 in more than two cards and the dealer has a blackjack, in which case the wager shall lose; or

2. The player has a point count exceeding 21, in which case the wager shall lose.

(c) If the point count of the dealer is 22 and the point count of the player is 21 or less, a wager made in accordance with this section shall be a push unless the player has a blackjack without switching cards pursuant to (a)3 above, in which case the wager shall win.

(d) All wagers at blackjack switch, including the optional match wager in N.J.A.C. 19:47-2A.6, shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash may be accepted, provided it is confirmed by the dealer and casino supervisor, and that such cash is expeditiously converted into gaming chips or plaques in accordance with N.J.A.C. 19:45-1.18.

(e) Once the first card of any round of play has been removed from the shoe by the dealer, no player shall make, alter, remove, or otherwise handle any wager that has been made until a decision has been rendered and implemented with respect to that wager, except as permitted in this subchapter.

(f) Once an insurance wager or a wager to double down has been made by a player and confirmed by the dealer, no player shall alter, remove or otherwise handle the wager until a decision has been rendered and implemented with respect to that wager.

(g) After each round of play is complete, the dealer shall collect all losing wagers, return any pushes, and pay off all winning wagers. Except as provided in N.J.A.C. 19:47-2A.6 (match wager) and 19:47-2A.8 (insurance wager), all winning blackjack switch wagers, including a blackjack, shall be paid at odds of 1 to 1.

(h) After the cards have been shuffled pursuant to N.J.A.C. 19:47-2A.4, a casino licensee may, in its discretion, prohibit any person, 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 unless the casino licensee chooses to permit the player to begin wagering or until a reshuffle of the cards has occurred.

(i) The following wagers shall not be offered in the game of blackjack switch: any optional wagers pursuant to N.J.A.C. 19:46-2.17, multiple action blackjack wagers pursuant to N.J.A.C. 19:46-2.18; a progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19; a blackjack bonus wager pursuant to N.J.A.C. 19:47-2.20; a streak wager pursuant to N.J.A.C. 19:46-2.22; or an optional bonus wager pursuant to N.J.A.C. 19:47-2.25.

19:47-2A.6 Match wager; payout odds

(a) A player at a blackjack switch table may make an additional optional wager, known as a "match wager," that two or more of the initial four cards dealt to that player will form one of the following authorized matches:

1. "One pair" or a "pair" is a hand consisting of two cards of the same rank, regardless of suit;

2. "Two pairs" is a hand consisting of two "pairs;"
3. "Three-of-a-kind" is a hand consisting of three cards of the same rank, regardless of suit; and
4. "Four-of-a-kind" is a hand consisting of four cards of the same rank, regardless of suit.

(b) Prior to the first card being dealt for each round of play, any player who has placed the two blackjack wagers required by N.J.A.C. 19:47-2A.5, may make a match wager by placing gaming chips or plaques, and if applicable, a match play coupon, on the appropriate designated betting area of the layout, and in an amount which shall equal or exceed the posted minimum wager for a match wager at that table.

(c) A casino licensee shall pay winning match wagers at no less than the amounts listed below, using one of the following pay tables:

<u>Match Type</u>	<u>Payout Odds</u>	
	<u>6-Deck Game</u>	<u>8-Deck Game</u>
One pair	1 to 1	1 to 1
Three-of-a-kind	5 to 1	5 to 1
Two pair	8 to 1	7 to 1
Four-of-a-kind	40 to 1	50 to 1

(d) If more than one type of match occurs in a player's initial four cards, the match wager shall be paid only once, using the highest payoff occurring within those cards.

(e) A match wager shall have no bearing upon any other wager made by a player at the game of blackjack switch.

19:47-2A.7 Procedure for dealing the cards

(a) All cards used in blackjack switch shall be dealt from a dealing shoe specifically designed for such purpose and located on the table to the left of the dealer.

(b) The dealer shall remove cards from the shoe with his or her left hand, turn them face upwards, and then place them on the appropriate area of the layout with his or her right hand, except that the dealer has the option to deal hit cards to the first two betting spots with his or her left hand.

(c) After each full set of cards is placed in the shoe, the dealer shall remove the first card from the shoe face downwards and place it in the discard rack, which shall be located on the table immediately to the right of the dealer. Each new dealer who comes to the table shall also burn one card as described herein before the new dealer deals any cards to the players. The burn card shall be disclosed if requested by a player. This procedure shall not be applicable to the "Bart Carter Shuffle."

(d) At the commencement of each round of play, the dealer shall, starting on his or her left and continuing around the table, deal the cards in the following order:

- 1. One card face upwards to each box on the layout in which a wager is contained;**
- 2. One card face upwards to the dealer; and**
- 3. A second card face upwards to each box in which a wager is contained, which card shall be dealt so as to overlap the lower left-hand corner of the first card, as seen from the dealer's point of view.**

(e) Immediately after the first four cards are dealt to each player, and before any card reader device is utilized and any additional cards are dealt to any player or the dealer, the dealer shall collect all losing match wagers and pay off all winning match wagers in accordance with N.J.A.C. 19:47-2A.6.

(f) After all match wagers have been settled, each player may make an insurance bet pursuant to N.J.A.C. 19:47-2A8.

(g) After all match wagers have been settled and any insurance bets have been made, the dealer shall, beginning from his or her left, announce the point total of the first hand of each player, and ask if the player wishes to switch, by saying, for example, "15 or switch?".

1. If the player decides to switch, the dealer shall exchange the second cards dealt to the two hands of that player with each other, and then announce the new point total of each hand.

2. A player who has switched cards pursuant to this subsection may revoke the decision and request the dealer to return the cards to their original positions, provided that no additional cards have yet been dealt to either of the player's hands or to the dealer.

3. Other than a return of the cards to their original positions pursuant to (g)2 above, a player shall be permitted only one switch of cards per hand in each round of play.

(h) After the player has been offered a switch and has either declined or obtained the switch, the player shall, for the first of the player's two hands, indicate whether the player wishes to stand, draw, surrender pursuant to N.J.A.C. 19:47-2A.9, double down pursuant to N.J.A.C. 19:47-2A.10, or split pairs pursuant to N.J.A.C. 19:47-2A.11.

(i) As the player indicates decisions as to the first hand, the dealer shall deal face upwards whatever additional cards are necessary to effectuate such decisions consistent with these rules, and shall announce the new point total of that hand after each additional card is dealt.

(j) After the player completes his or her decisions as to the first hand, the procedures in (g) through (i) above shall be repeated for the second hand of that player.

(k) After the player has completed all decisions for both hands, the procedures in (g) through (j) above shall be repeated for the player to the dealer's right of that player at the table.

(l) After the decisions of each player have been implemented and all additional player cards have been dealt, the dealer shall deal a second card face upward to himself (the "hole card"); provided however, that such card shall not be removed from the dealing shoe until the dealer has first announced "Dealer's Card," which shall be stated by the dealer in a tone of voice calculated to be heard by each person at the table. Any additional cards authorized to be dealt to the hand of the dealer by N.J.A.C. 19:47-2A.12 shall be dealt face upwards at this time, after which the dealer shall announce the total point count for the hand of the dealer.

1. In lieu of the foregoing, a casino licensee may permit the dealer to deal the hole card face downward after a second card but before any additional cards are dealt to the box of each player, provided that the dealer shall not look at the face of the hole card until after all other cards requested by the players pursuant to these rules have been dealt.

2. Notwithstanding (l)1 above, if a casino licensee elects to utilize a card reader device and the dealer's first card is an ace, king, queen, jack or 10 of any suit, the dealer shall determine whether the hole card will give the dealer a blackjack prior to dealing any additional cards to the players at the table, in accordance with procedures approved by the Commission. 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, including the dealer, at the table. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager shall be settled in accordance with N.J.A.C. 19:47-2A.5.

(m) At the conclusion of a round of play, all cards still remaining on the layout shall be picked up by the dealer in order and in such a way that they can be readily arranged to indicate each hand of each player in case of a question or dispute. The dealer shall pick up the cards beginning with those of the player to his or her far right and moving counterclockwise around the table. After all the cards of the players have been collected, the dealer shall pick up his or her cards against the bottom of the players' cards and place all of them in the discard rack.

(n) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed, after which the dealer shall:

- 1. Collect the cards as provided in (l) above;**
- 2. Remove the cards remaining in the shoe and place them in the discard rack to ensure that no cards are missing; and**
- 3. Shuffle the cards.**

(o) If the "Bart Carter Shuffle" is utilized and the cards in the discard rack exceed approximately one deck in number, the dealer shall continue dealing the cards until that round of play is completed after which he or she shall remove the cards from the discard rack and shuffle those cards so that they are randomly intermixed. After the cards taken from the discard rack are shuffled, they shall be split into three separate stacks and each stack shall be inserted into premarked locations within the remaining decks contained in the dealing shoe.

(p) No player or spectator shall handle, remove or alter any cards used to game at blackjack switch, and no dealer or other casino employee shall permit a player or spectator to engage in such activity.

(q) Each player at the table shall be responsible for correctly computing the point count of his or her hands, and no player shall

rely on the point counts required to be announced by the dealer without checking the accuracy of such announcement himself or herself.

19:47-2A.8 Insurance bets

(a) Whenever the first card dealt to the dealer is an ace, each player shall have the right to make an insurance bet, which shall win if the hole card of the dealer is a king, queen, jack or 10, and shall lose if the hole card of the dealer is an ace, 2, 3, 4, 5, 6, 7, 8 or 9.

1. A player may make an insurance bet on either or both of the player's hands.

2. Any insurance bets shall be placed only after the first four cards are dealt to all players, before any players are offered the opportunity to switch cards pursuant to N.J.A.C. 19:47-2A.7, and before any additional cards are dealt to any player.

3. If a card reader device is in use, all insurance bets shall also be placed before the dealer inserts his or her hole card into the card reader device.

(b) An insurance bet shall be made by placing on the insurance line of the layout an amount not more than half the amount staked on the player's initial wager, except that a player may bet an amount in excess of half the initial 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 wager cannot be bet.

(c) All losing insurance bets shall be collected by the dealer immediately after the dealer discloses his or her hole card and before the dealer draws any additional cards.

(d) After all losing insurance bets are collected, all winning insurance bets shall be paid at odds of 2 to 1.

(e) Insurance bets shall not apply to the match wager permitted pursuant to N.J.A.C 19:47-27.6.

19:47-2A.9 Surrender

(a) After the first four cards are dealt to a player and the point totals of each hand are announced, the player may elect to discontinue play on one or both hands for that round of play by surrendering one-half of the amount of the wager for the surrendered hand. All decisions to surrender shall be made prior to the player indicating whether the player wishes to stand, draw, double down or split pairs. If a player elects to surrender a hand and:

1. If the first card dealt to the dealer is not an ace or a card having a point value of 10, the dealer shall immediately collect half of the wager and return the remaining half to the player; or

2. If the first card dealt to the dealer is an ace or a card having a point value of 10, the dealer shall place the wager on top of the player's cards. When the dealer's second card is revealed, the hand shall be settled by immediately collecting the entire wager if the dealer has blackjack, or by collecting half of the wager and returning the remaining half to the player if the dealer does not have blackjack.

(b) If the player has made an insurance wager and then elects to surrender, each wager shall be settled separately and each wager shall have no bearing upon the other.

(c) A casino licensee may, in its discretion, offer its patrons the surrender option authorized in this section. A casino licensee shall not initiate or terminate the use of the surrender option at a table unless the casino licensee complies with the notice requirements in N.J.A.C. 19:47-8.3.

19:47-2A.10 Doubling down

(a) Except for a blackjack, a player may elect to double down (make an additional wager not in excess of the amount of the

original wager). A player may double down on one or both of the player's hands after the player has accepted or declined the opportunity to switch cards pursuant to N.J.A.C. 19:47-2A.7, but prior to any additional cards being dealt to that hand.

(b) One and only one additional card shall be dealt to each hand on which the player has elected to double down, and that additional card shall be dealt face upwards and placed sideways on the layout.

(c) If the dealer obtains blackjack after a player doubles down, the dealer shall only collect the amount of the original wager of such player, and shall not collect the additional amount wagered in doubling down.

19:47-2A.11 Splitting pairs

(a) Whenever the initial two cards in either or both hands dealt to a player are identical in value, or the two cards in either hand of a player who has completed a switch pursuant to N.J.A.C. 19:47-2A.7 are identical in value, the player may elect to split the hand into two separate hands, provided that the player makes a wager on the second hand so formed in an amount equal to the original 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 any other hand.

(c) After a second card is dealt to a split pair, the dealer shall announce the point total of such hand and the player shall indicate a decision to stand, draw or double down with respect thereto except that:

1. A player may not split pairs again if the second card so dealt is identical in value to a card of the split pair; and

2. A player splitting aces shall only have one card dealt to each ace and may not elect to receive additional cards.

(d) If the dealer obtains blackjack after a player splits pairs, the dealer shall only collect the amount of the original wager of such player and shall not collect the additional amount wagered in splitting pairs.

(e) Notwithstanding the provisions of (c)1 above, a casino licensee may, in its discretion, permit a player to split pairs up to three times. If a casino licensee elects to offer the option of splitting pairs more than once, it may, at its discretion, prohibit a player from splitting a pair of aces more than once (a total of two hands) if notice is provided as set forth in N.J.A.C. 19:47-8.3. All other requirements of this section shall apply to each hand which is formed as a result of splitting pairs more than once.

19:47-2A.12 Drawing of additional cards by players and dealers

(a) Except as provided in N.J.A.C. 19:47-2A.11, a player may elect to draw additional cards whenever the point count total of the player is less than 21, except that:

1. A player having blackjack or a total of 21 may not draw additional cards; and

2. A player electing to double down shall draw one and only one additional card.

(b) Except as provided in (c) below, a dealer shall draw additional cards to his or her hand until the dealer has a hard total of 17 or a hard or soft total of 18, 19, 20, 21 or 22, at which point no additional cards shall be drawn.

(c) A dealer shall not draw any additional cards to his or her 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 have no effect on the outcome of the round of play.

19:47-2A.13 More than one player wagering on a spot

(a) A casino licensee may permit a maximum of three people to wager on any one spot of the blackjack switch layout, provided that the first person wagering on that spot consents to additional players wagering on such spot, and provided further that the casino licensee adheres to such procedures and limitations imposed by the Commission as dictated by the particular circumstances.

(b) When more than one player wagers on a spot, the player seated at that spot shall have the exclusive right to call the decisions with regard to the cards dealt to such spot. In the case of no seated player, the person with the highest wager in the spot shall have such right.

(c) The player calling the decisions with respect to any spot shall place his or her wager in those portions of the betting boxes closest to the dealer's side of the table, and all other players wagering on such spot shall place their wagers immediately behind and in a vertical line with the aforementioned wager.

(d) When more than one player is wagering on a spot and the player calling the decisions decides to double down, the other players may also double down their wagers but shall not be required to do so. In any event, only one additional card shall be dealt to a hand that is subject to the double down decision.

(e) When more than one player is wagering on a spot, each player shall have the right to make an insurance bet, regardless of whether the other players on that spot make such a bet.

(f) The Commission and its agents shall have the discretion and authority to limit, control and regulate the implementation of this section as is appropriate under the circumstances which shall include, without limitation, the right to limit the number of tables at which this procedure is permitted, the right to limit the number

of spots at each table on which more than one person can wager and the right to require the casino licensee to establish the ability of its dealers to implement this section.

19:47-2A.14 Player wagering on more than one spot

A player may only wager on one spot at a blackjack switch table unless the casino licensee, in its discretion, permits the player to wager on additional spots.

19:47-2A.15 Irregularities

(a) A card found turned face upwards in the shoe shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe during the dealing of the cards, the round of play shall be void and the cards shall be reshuffled.

(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 four cards have been dealt to each player and a card is drawn in error and exposed to the players, such card shall be dealt to the players or dealer as though it were the next card from the shoe. Any player refusing to accept such card shall not have any additional cards dealt to that player during such round. If the card is refused by the players and the dealer cannot use the card, the card shall be burned.

(d) If the dealer has a hard total of 17 or a hard or soft 18 point total and draws an additional card for the dealer, such card shall be burned.

(e) If the dealer misses dealing the first or second card to the dealer, the dealer shall continue dealing the first two cards to each player's betting box, and then deal the appropriate number of cards to the dealer.

(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 N.J.A.C. 19:47-2A.4, the first card shall be drawn face downwards and burned, and the dealer shall complete the round of play.

(g) If no initial 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 a player receives the first two cards, the dealer fails to deal an additional card or cards to a player who has requested such cards, then at the player's option, the dealer shall either deal the additional cards after all other players have received their additional cards but prior to the dealer revealing his or her hole card, or shall call the player's hand dead and return the player's original wager.

(i) 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 in accordance with procedures approved by the Commission.

(j) Any automated card shuffling device shall be removed from a gaming table before any other method of shuffling may be utilized at that table.

(k) If the dealer inserts his or her 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, the dealer, after notification to a casino supervisor, shall:

- 1. Call all hands dead, collect the cards and return the wagers of each player if the particular card reader device in use**

provides any player with the opportunity to determine the value of the hole card,; or

2. Continue play if the particular card reader device in use does not provide any player with the opportunity to determine the value of the hole card.

(1) If a card reader device malfunctions, the dealer may only continue dealing the game at that table by using dealing procedures applicable when a card reader device is not in use.