

# BLACKJACK

The object of the game is to have or make a hand total that will be closer than the dealer to 21, but not exceed 21. The game begins with the player making a wager in the area designated on the table. Each player receives two cards and the dealer receives two cards, one card face down and the other card face up.

## RULES

Cards are counted as their face value. All face cards count as 10. Aces count as either 1 or 11. A Blackjack is a total of 21 on the original two cards. Blackjack pays odds of 3 to 2 or 6 to 5. A Blackjack cannot lose; it will tie (push) if the dealer has a Blackjack. If you are dealt any other two-card combination(s), you can either “stand” (refuse additional cards) or as the dealer comes to your hand, signal for “hit” (receive additional cards). Keep in mind that the object is to get 21 or as close as possible without going over 21 total. If your hand is closer to 21 than the dealer’s hand, you win. If your hand is less than the dealer’s hand, the house wins. If you tie the dealer’s hand, you “push” (nobody wins or loses).

## SPLITTING PAIRS

When the first two cards received are of the same value, the player has the option of SPLITTING them to form two separate hands. On shoe games, pairs may be split three times for a total of four hands. On Single and Double Deck games, pairs may only be split once. The wager on each hand must equal the original wager. Each hand may hit as many times as desired to a total of 21. When splitting Aces: Each Ace may receive one card only. Aces may be split only once.

## DOUBLE DOWN

After the first two cards are received, an additional wager, known as a DOUBLE DOWN, may be made. The DOUBLE DOWN wager may be an amount up to the amount of the original wager. The hand receives one additional card only. On shoe games, a person may double down after a split. Single and Double Deck double down rules may differ and will be posted at the game.

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## INSURANCE

When the dealer's up card is an Ace, the player may make an additional wager known as INSURANCE. INSURANCE protects the player's hand against the possibility of the dealer having a Blackjack. At the dealer's prompt, one may wager up to half of the original wager. The player is betting that the dealer's hole card has a value of 10, the INSURANCE wager is paid 2 to 1. If the hole card is not a value of 10, the INSURANCE wager loses. Remember: The INSURANCE wager is completely separate from the original wager. The game continues as normal after the INSURANCE activity is settled.

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