

collecting one-half of the wager and returning one-half of the wager to the player should the dealer not have blackjack.

(b) If the player has made an insurance wager and then elects to surrender, each wager will be settled separately as provided for above and in accordance with N.J.A.C. 19:47-2.9 and one will have no bearing on the other.

(c) Each casino licensee may, at its discretion, offer its patrons the surrender option authorized in this section, except that when a casino licensee offers the rule variation multiple action blackjack pursuant to N.J.A.C. 19:47-2.18, or on any blackjack table which offers the 6 to 5 blackjack variation or the progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19, the surrender option shall not be available. 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 set forth at N.J.A.C. 19:47-8.3.

New Rule, "Surrender," was adopted as R.1990 d.35, effective January 16, 1990.

See: 21 N.J.R. 3447(a), 22 N.J.R. 249(b).

A rule concerning blackjack surrender (originally adopted as R.1978 d.186. See: 10 N.J.R. 177(a), 10 N.J.R. 306(e)) was codified at this section, and was repealed, on an emergency basis, by R.1981 d.301, effective July 23, 1981. See: 13 N.J.R. 629(a). The repeal was readopted by R.1981 d.368, effective September 11, 1981. See: 13 N.J.R. 534(b), 13 N.J.R. 709(b). Prior rulemaking as follows:

Amended by R.1979 d.380, effective September 26, 1979.

See: 11 N.J.R. 420(a), 11 N.J.R. 600(a).

Amended by R.1980 d.132, effective March 31, 1980.

See: 11 N.J.R. 653(a), 12 N.J.R. 294(c).

Amended by R.1980 d.186, effective April 29, 1980.

See: 12 N.J.R. 357(a).

Experimental 90-day implementation pursuant to N.J.S.A. 5:12-69, effective March 15, 1989 (expires June 13, 1989).

See: 21 N.J.R. 640(a).

Notice of Receipt of Petition for Rulemaking concerning the surrender option in the game of blackjack.

See: 23 N.J.R. 912(b).

Amended by R.1991 d.535, effective November 4, 1991.

See: 23 N.J.R. 1783(a), 23 N.J.R. 3354(a).

Revised text in subsection (c) to specify "surrender" options.

Amended by R.1993 d.461, effective September 20, 1993.

See: 25 N.J.R. 2234(a), 25 N.J.R. 4508(c).

Amended by R.1996 d.315, effective July 15, 1996.

See: 28 N.J.R. 1947(a), 28 N.J.R. 3623(a).

Amended by R.2006 d.36, effective January 17, 2006.

See: 37 N.J.R. 2159(a), 38 N.J.R. 842(b).

In (c), added "the 6 to 5 blackjack variation."

### 19:47-2.9 Insurance wagers

(a) Whenever the first card dealt to the dealer is an ace, each player shall have the right to make an insurance bet which, except as otherwise provided in N.J.A.C. 19:47-2.7(c), shall win if the dealer's second card is a King, Queen, Jack or 10 and shall lose if the dealer's second card is an ace, 2, 3, 4, 5, 6, 7, 8, or 9.

(b) An insurance bet may 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. If a card reader device is not in use, all insurance wagers shall be placed immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table except, at the discretion of the casino licensee, a player may place an insurance wager immediately prior to such player indicating whether he or she wishes to double down, split pairs, stand, and/or draw as provided for in this subchapter and prior to any additional cards being dealt, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3. If a card reader device is in use, all insurance wagers shall be placed prior to the dealer inserting his or her hole card into the card reader device.

(c) All winning insurance wagers shall be paid at odds of 2 to 1.

(d) All losing insurance wagers shall be collected by the dealer immediately after he draws his second face up card or discloses his hole card and before he draws any additional cards.

(e) Insurance wagers shall not apply to the progressive blackjack wager permitted pursuant to N.J.A.C. 19:47-2.19.

(f) An insurance wager does not apply to any of the additional wagers permitted pursuant to N.J.A.C. 19:47-2.17(a).

As amended, R.1979 d.380, effective September 26, 1979.

See: 11 N.J.R. 420(a), 11 N.J.R. 600(a).

Amended by R.1986 d.442, effective October 20, 1986.

See: 18 N.J.R. 1361(a), 18 N.J.R. 3136(a).

Amended (b).

Amended by R.1989 d.590, effective December 4, 1989.

See: 21 N.J.R. 2441(a), 21 N.J.R. 3788(b).

Clarified that an insurance wager must be made prior to any player at the table receiving additional cards.

Amended by R.1993 d.38, effective January 19, 1993.

See: 24 N.J.R. 2351(a), 25 N.J.R. 367(a).

Card reader provisions added.

Amended by R.1996 d.315, effective July 15, 1996.

See: 28 N.J.R. 1947(a), 28 N.J.R. 3623(a).

Amended by R.1996 d.316, effective July 15, 1996.

See: 28 N.J.R. 1950(a), 28 N.J.R. 3625(a).

Amended by R.1998 d.562, effective December 7, 1998.

See: 30 N.J.R. 3004(a), 30 N.J.R. 4260(a).

In (a), inserted "except as otherwise provided in N.J.A.C. 19:47-2.7(c)"; and rewrote (b).

### 19:47-2.10 Doubling down

(a) Except for Blackjack or a point count of twenty-one in two cards, a player may elect to double down, that is, make an additional wager not in excess of the amount of the player's original wager, on the first two cards dealt to the player or the first two cards of any split pair on the condition that one and 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 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.

(c) Upon a player's election to double down as authorized by this section, the dealer shall deal the one additional card face upwards, or at the discretion of a casino licensee face down notwithstanding any other provision of this subchapter, and placed sideways on the layout. The casino licensee shall identify its choice of dealing procedure under this subsection in its approved gaming submission. If the one additional card is dealt face down, such card shall be turned face upward after the dealer has drawn additional cards to his or her hand in accordance with N.J.A.C. 19:47-2.12(b) and at such time as the player's wagers are to be settled in rotation at the conclusion of the round of play.

(d) In the 6 to 5 blackjack variation, a casino licensee may prohibit doubling down after splitting pairs upon compliance with the notice requirements set forth at N.J.A.C. 19:47-8.3.

Petition for Rulemaking.

See: 36 N.J.R. 3444(b), 4183(c).

Amended by R.2005 d.33, effective January 18, 2005.

See: 36 N.J.R. 4119(a), 37 N.J.R. 294(a).

In (a), neutralized gender references throughout and deleted the last sentence; added (c).

Amended by R.2006 d.36, effective January 17, 2006.

See: 37 N.J.R. 2159(a), 38 N.J.R. 842(b).

Added (d).

### 19:47-2.11 Splitting pairs

(a) Whenever the initial two cards dealt to a player are identical in value, the player may elect to split the hand into two separate hands provided that he makes a wager on the second hand so formed in an amount equal to his 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 his decision to stand, draw or double down with respect thereto expect 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 have only 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, at its discretion, permit a player to split pairs up to three times (a total of four hands) at a blackjack table with up to six player boxes or twice (a total of three hands) at a

blackjack table with seven player boxes if notice of the option is provided as set forth in N.J.A.C. 19:47-8.3, except that this option shall not be available in games in which the rule variation multiple action blackjack is available pursuant to N.J.A.C. 19:47-2.18. 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.

(f) If a player has made the additional wager authorized by N.J.A.C. 19:47-2.17(a)3, is dealt two sevens as his or her initial two cards and elects to split the pair of sevens, the dealer shall announce that the player is splitting sevens and forfeiting any potential payout for three sevens. The player shall be paid for the additional winning wager prior to any additional cards being dealt to either of the split hands.

Amended by R.1980 d.186, effective April 29, 1980.

See: 12 N.J.R. 357(a).

Amended by R.1991 d.537, effective November 4, 1991.

See: 23 N.J.R. 1783(b), 23 N.J.R. 3354(b).

In (b): revised text regarding rules for splitting pairs.

Added new subsection (e).

Amended by R.1992 d.320, effective August 17, 1992.

See: 24 N.J.R. 1872(a), 24 N.J.R. 2925(c).

Text added to (e) requiring notice prior to limitation on splitting a pair of aces.

Amended by R.1993 d.461, effective September 20, 1993.

See: 25 N.J.R. 2234(a), 25 N.J.R. 4508(c).

Amended by R.1996 d.316, effective July 15, 1996.

See: 28 N.J.R. 1950(a), 28 N.J.R. 3625(a).

### 19:47-2.12 Drawing of additional cards by players and the dealer

(a) A player may elect to draw additional cards whenever his point count total is less than 21 except that:

1. A player having Blackjack or a hard or soft total of 21 may not draw additional cards;
2. A player electing to double down shall draw one and only one additional card;
3. A player splitting aces shall only have one card dealt to each ace and may not elect to receive additional cards.

(b) Except as provided in (c) and (d) below, a dealer shall draw additional cards to his or her hand in accordance with one of the following options:

1. The dealer shall draw additional cards until he or she has a hard or soft total of 17, 18, 19, 20 or 21; or
2. The dealer shall draw additional cards until he or she has:
  - i. A hard total of 17, 18, 19, 20 or 21; or
  - ii. A soft total of 18, 19, 20 or 21.

placing a wager within the area on the roulette layout designated for the color wager being selected.

7. "Seven numbers color wager" is a wager on a single-zero roulette wheel that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to the single-zero compartment or to any one of six numbers contained in a specific section of the roulette wheel of the matching color (black, blue, gold, red, purple or green) on the roulette layout selected by the player, who shall select a color by placing a wager within the area on the roulette layout designated for the seven numbers color wager being selected.

8. "Eight numbers color wager" is a wager on a double-zero roulette wheel that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to the single-zero compartment, the double-zero compartment or to any one of six numbers contained in a specific section of the roulette wheel of the matching color (black, blue, gold, red, purple or green) on the roulette layout selected by the player, who shall select a color by placing a wager within the area on the roulette layout designated for the eight numbers color wager being selected.

9. "Column" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 12 numbers contained in a single column on the roulette layout selected by the player. The player shall select a column of 12 numbers by placing a wager in the box on the roulette layout that is at the bottom of the column being selected.

10. "Dozen" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 12 consecutive numbers from "1" through "12", "13" through "24", or "25" through "36" selected by the player. The player shall select the 12 numbers by placing a wager in the box on the roulette layout labeled "1st 12" ("1" through "12"), "2nd 12" ("13" through "24"), or "3rd 12" ("25" through "36").

11. "Red" is a wager that the roulette ball will come to rest in any compartment of the roulette wheel that corresponds to a number with a red background on the roulette wheel. The player shall bet on "red" by placing a wager within the red box on the roulette layout used for such wagers.

12. "Black" is a wager that the roulette ball will come to rest in any compartment of the roulette wheel that corresponds to a number with a black background on the roulette wheel. The player shall bet on "black" by placing a wager within the black box on the roulette layout used for such wagers.

13. "Odd" is a wager that the roulette ball will come to rest in any compartment of the roulette wheel that corresponds to an odd number. The player shall bet on "odd" by placing a wager within the box on the roulette layout that is labeled "Odd".

14. "Even" is a wager that the roulette ball will come to rest in any compartment of the roulette wheel that corresponds to an even number. The player shall bet on "even" by placing a wager within the box on the roulette layout that is labeled "Even".

15. "1 to 18" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 18 consecutive numbers from "1" through "18". The player shall bet on "1 to 18" by placing a wager within the box on the roulette layout that is labeled "1 to 18".

16. "19 to 36" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 18 consecutive numbers from "19" through "36". The player shall bet on "19 to 36" by placing a wager within the box on the roulette layout that is labeled "19 to 36".

(f) Notwithstanding (e) above, a casino licensee may, in its discretion, offer to every player at a roulette table the option to make a "seven numbers" wager. "Seven numbers" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of the numbers "10", "11", "12", "13", "14", "15" or "33". The player shall bet on "seven numbers" by placing a wager within the area on the roulette layout that is designated for such wager and approved by the Commission.

(g) A casino licensee that offers the six numbers color wager in (e)6ii above, the seven numbers color wager in (e)7 above, or the eight numbers color wager in (e)8 above, shall not offer the dozen wager in (e)8 above or the red and black wagers in (e)9 and 10 above, respectively, at the same roulette table.

Amended by R.1980 d.132, effective March 31, 1980.

See: 11 N.J.R. 653(a), 12 N.J.R. 294(c).

Amended by R.1980 d.186, effective April 29, 1980.

See: 12 N.J.R. 357(a).

Amended by R.1991 d.551, effective November 4, 1991.

See: 23 N.J.R. 1784(b), 23 N.J.R. 3350(a).

In (e): revised text to add reference to N.J.A.C. 19:47-8.3 regarding wager requirements.

Amended by R.1993 d.37, effective January 19, 1993.

See: 24 N.J.R. 3695(a), 25 N.J.R. 348(b).

Simulcasting added.

Amended by R.1993 d.630, effective December 6, 1993.

See: 25 N.J.R. 3953(a), 25 N.J.R. 5521(a).

Amended by R.1995 d.167, effective March 20, 1995.

See: 27 N.J.R. 57(b), 27 N.J.R. 1202(a).

Amended by R.1997 d.423, effective October 6, 1997.

See: 28 N.J.R. 4181(b), 29 N.J.R. 4304(b).

In (a), inserted "and, if applicable, a match play coupon"; and in (b), added the second sentence.

Amended by R.2009 d.200, effective June 15, 2009.

See: 41 N.J.R. 1003(a), 41 N.J.R. 2497(a).

Rewrote (e)6; added (e)7 and (e)8; recodified former (e)7 through (e)14 as (e)9 through (e)16; rewrote (f); and added (g).

Petition for Rulemaking.

See: 42 N.J.R. 677(b).

#### Case Notes

Providing gaming chips to casino patron did not violate the "rules of the game" regulations. New Jersey, Dept. of Law & Public Safety, Div. of Gaming Enforcement v. GNOC, Corp., 92 N.J.A.R.2d (CCC) 31.

**19:47-5.2 Roulette: payout odds**

(a) No casino licensee, its employees or agents shall pay off winning wagers at the game or roulette at less than the odds listed below:

Bets	Payout Odds
Straight	35 to 1
Split	17 to 1
Three Numbers	11 to 1
Four Numbers	8 to 1
First Five Numbers	6 to 1
Six Numbers	5 to 1
Seven Numbers	4 to 1
Eight Numbers	3 to 1
Column	2 to 1
Dozen	2 to 1
Red	1 to 1
Black	1 to 1
Odd	1 to 1
Even	1 to 1
1 to 18	1 to 1
19 to 36	1 to 1

(b) When roulette is played on a double zero wheel and the roulette ball comes to rest in a compartment marked zero (0) or double zero (00), a player shall lose, at the casino licensee's option, either one-half of each wager on red, black, odd, even, 1 to 18, and 19 to 36 or the entire wager. If the former option is chosen by a casino licensee, the remaining half of each such wager shall be returned to the player by the dealer. Each casino licensee offering double zero roulette shall provide notice of the option in effect at the table in accordance with the provisions of N.J.A.C. 19:47-8.3.

(c) When roulette is played on a single zero wheel and the roulette ball comes to rest in a compartment marked zero (0), wagers on red, black, odd, even, 1 to 18, and 19 to 36 shall be lost.

(d) When roulette is played on a double zero wheel being used as a single zero roulette wheel, as provided in N.J.A.C. 19:46-1.7(c):

1. Notice shall be provided, in accordance with N.J.A.C. 19:47-8.3;
2. The dealer shall announce "no spin," declare the spin void and respin the wheel if the roulette ball comes to rest in a compartment marked double zero (00); and
3. Wagers on red, black, odd, even, 1 to 18 and 19 to 36 shall be lost if the roulette ball comes to rest in a compartment marked zero (0).

Amended by R.1981 d.388, effective November 2, 1981.  
See: 13 N.J.R. 534(b), 13 N.J.R. 780(c).

(b): "When roulette is played on a double zero wheel and" added; "choose one of the following options" deleted. (b)1: recodified as part of (b) and "; or" deleted. (b)2 deleted. (c) added.

Amended by R.1992 d.452, effective November 16, 1992.  
See: 24 N.J.R. 3033(a), 24 N.J.R. 4279(a).

Added (d).

Amended by R.1994 d.265, effective June 6, 1994.

See: 25 N.J.R. 5893(a), 26 N.J.R. 2463(a).

Amended by R.1995 d.167, effective March 20, 1995.

See: 27 N.J.R. 57(b), 27 N.J.R. 1202(a).

Amended by R.1998 d.414, effective August 17, 1998.

See: 30 N.J.R. 1219(a), 30 N.J.R. 3067(a).

Rewrote (b).

Amended by R.2009 d.200, effective June 15, 2009.

See: 41 N.J.R. 1003(a), 41 N.J.R. 2497(a).

In the table in (a), inserted the entry for "Eight Numbers".

**19:47-5.3 Roulette: rotation of wheel and ball**

(a) The roulette ball shall be spun by the dealer in a direction opposite to the rotation of the wheel and shall complete at least four revolutions around the track of the wheel to constitute a valid spin.

(b) While the ball is still rotating in the track around the wheel, the dealer shall call "No More Bets".

(c) Upon the ball coming to rest in a compartment, the dealer shall announce the number of such compartment and shall place a point marker to be known as a "crown" or "dolly" on that number on the roulette layout.

(d) If a casino licensee offers the "five adjacent numbers" wagering option authorized by N.J.A.C. 19:47-5.1, the dealer shall then move one-fifth of each winning "five adjacent numbers" wager from the roulette wheel replica on the layout to the box on the main roulette layout that contains the single number corresponding to the compartment in which the roulette ball came to rest.

(e) After placing the crown on the layout and, if applicable, complying with the provisions of (d) above, the dealer shall first collect all losing wagers and then payoff all winning wagers.

Amended by R.1995 d.167, effective March 20, 1995.

See: 27 N.J.R. 57(b), 27 N.J.R. 1202(a).

**19:47-5.4 Roulette: irregularities**

(a) If the ball is spun in the same direction as the wheel, the dealer shall announce "No Spin" and shall attempt to remove the roulette ball from the wheel prior to its coming to rest in one of the compartments.

(b) If the roulette ball does not complete four revolutions around the track of the wheel, the dealer shall announce "No Spin" and shall attempt to remove the ball from the wheel prior to its coming to rest in one of the compartments.

(c) If a foreign object enters the wheel prior to the ball coming to rest, the dealer shall announce "No Spin" and shall attempt to remove the ball from the wheel prior to its coming to rest in one of the compartments.

Amended by R.1995 d.167, effective March 20, 1995.

See: 27 N.J.R. 57(b), 27 N.J.R. 1202(a).