## CHAPTER 47

# RULES OF THE GAMES 

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

## Source and Effective Date

R. 2001 d.116, effective March 9, 2001. See: 33 N.J.R. 178(a), 33 N.J.R. 1123(a).

## Executive Order No. 66(1978) Expiration Date

Chapter 47, Rules of the Games, expires on March 9, 2006.

## Chapter Historical Note

Chapter 47, Rules of the Games, was adopted as R. 1978 d.186, effective June 2, 1978. See: 10 N.J.R. 177(a), 10 N.J.R. 306(e).

Pursuant to Executive Order No. 66(1978), Chapter 47, Rules of the Games, was readopted as R. 1983 d.163, effective May 4, 1983. See: 15 N.J.R. 429(b), 15 N.J.R. 932(a).

Subchapter 8, Regulations Concerning All Games, was adopted as R. 1983 d.551, effective December 5, 1983. See: 15 N.J.R. 1572(a), 15 N.J.R. 2047(a).

Subchapter 7, Minibaccarat, was adopted as R. 1986 d.308, effective August 4, 1986. See: 18 N.J.R. 1096(a), 18 N.J.R. 1614(b).

Pursuant to Executive Order No. 66(1978), Chapter 47, Rules of the Games, was readopted as R. 1988 d.233, effective April 28, 1988. See: 20 N.J.R. 639(a), 20 N.J.R. 1209(d).

Subchapter 6, Red Dog, was adopted as R. 1991 d.532, effective November 4, 1991. See: 23 N.J.R. 2231(a), 23 N.J.R. 3348(a).

Subchapter 9, Sic Bo, was adopted as R. 1991 d.615, effective December 16, 1991. See: 23 N.J.R. 2922(a), 23 N.J.R. 3820(b).
Subchapter 11, Pai Gow Poker, was adopted as R. 1992 d.406, effective October 19, 1992. See: 24 N.J.R. 569(a), 24 N.J.R. 1517(a), 24 N.J.R. 3742(a).

Subchapter 10, Pai Gow, was adopted as R. 1992 d.411, effective October 19, 1992. See: 24 N.J.R. 558(a), 24 N.J.R. 3753(a).

Subchapter 12, Pokette, was adopted as R. 1992 d.453, effective November 16, 1992. See: 24 N.J.R. 2140(a), 24 N.J.R. 4279(b).

Pursuant to Executive Order No. 66(1978), Chapter 47, Rules of the Games, was readopted as R. 1993 d.203, effective April 15, 1993. See: 25 N.J.R. 919(a), 25 N.J.R. 1999(d).

Subchapter 14, Poker, was adopted as new rules by R. 1994 d.141, effective March 21, 1994. See: 25 N.J.R. 5906(a), 26 N.J.R. 1380(a).

Subchapter 17, Double Down Stud, was adopted as new rules by R. 1994 d.593, effective December 5, 1994. See: 26 N.J.R. 1323(a), 26 N.J.R. 4445(b), 26 N.J.R. 4790(a).

Subchapter 15, Keno, was adopted as new rules by R. 1995 d.285, effective June 5, 1995. See: 26 N.J.R. 2218(a), 27 N.J.R. 2254(a).
Subchapter 16, Caribbean Stud Poker, was adopted as new rules by R. 1995 d.430, effective August 7, 1995. See: 27 N.J.R. 1767(b), 27 N.J.R. 2967(a).

Subchapter 18, Let It Ride Poker, was adopted as new rules by R. 1995 d. 534, effective October 2, 1995. See: 27 N.J.R. 2119(a), 27 N.J.R. 3795(b).

Pursuant to Executive Order No. 66(1978), Chapter 47, Rules of the Games, was readopted as R. 1996 d.178, effective March 11, 1996. See: 28 N.J.R. 241(b), 28 N.J.R. 1881(b).

Subchapter 20, Three Card Poker, was adopted as new rules by R. 1997 d.134, effective March 17, 1997. See: 28 N.J.R. 2531(a), 29 N.J.R. 928(a).

Subchapter 13, Mini-Dice, was adopted as new rules by R. 1997 d.427, effective October 6, 1997. See: 28 N.J.R. 5060(a), 29 N.J.R. 4307(b).

Subchapter 21, Fast Action Hold'Em, was adopted as new rules by R. 1998 d.371, effective July 20, 1998. See: 29 N.J.R. 4672(a), 30 N.J.R. 2639(b).

Subchapter 22, Casino War, was adopted as new rules by R. 1999 d.29, effective January 19, 1999. See: 30 N.J.R. 30(a), 31 N.J.R. 144(a).

Petition for Rulemaking. See: 31 N.J.R. 559(c), 31 N.J.R. 2277(b).
Subchapter 19, Spanish 21, was adopted as new rules by R. 2000 d.2, effective January 3, 2000. See: 30 N.J.R. 4149(a), 32 N.J.R. 71(a).

Pursuant to Executive Order No. 66(1978), Chapter 47, Rules of the Games, was readopted as R. 2001 d.116, effective March 9, 2001. See: Source and Effective Date.

Petition for Rulemaking. See: 36 N.J.R. 5009(d).

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## SUBCHAPTER 1. CRAPS AND MINI-CRAPS

## 19:47-1.1 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings unless the context clearly indicates otherwise.
"Come Out Point" shall mean a total of $4,5,6,8,9$ or 10 thrown by the shooter on the come out roll.
"Come Out Roll" shall mean the first roll of the dice at the opening of the game and the first roll of the dice after a decision with respect to a Pass Bet and Don't Pass Bet has been effected.
"Come Point" shall mean a total of $4,5,6,8,9$ or 10 thrown by the shooter on the next roll following placement of a Come Bet or Don't Come Bet.

## 19:47-1.2 Permissible wagers

(a) The following shall constitute the permissible wagers at the games of craps and mini-craps:

1. "Pass Bet" is a wager placed on the Pass Line of the layout immediately prior to the come out roll.
i. The Pass Bet shall win if, on the come out roll:
(1) A total of 7 or 11 is thrown; or
(2) A total of $4,5,6,8,9$ or 10 is thrown and that total is again thrown before a 7 appears.
ii. The Pass Bet shall lose if, on the come out roll:
(1) A total of 2,3 , or 12 is thrown, or
(2) A total of $4,5,6,8,9$ or 10 is thrown and a 7 subsequently appears before that total is again thrown.
2. "Don't Pass Bet" is a wager placed on the Don"t Pass Line of the layout immediately prior to the come out roll.
i. The Don't Pass Bet shall win if, on the come out roll:
(1) A total of 2 or 3 is thrown; or
(2) A total of $4,5,6,8,9$ or 10 is thrown and a 7 subsequently appears before that total is again thrown.
ii. The Don't Pass Bet shall lose if, on the come out roll:
(1) A total of 7 or 11 is thrown, or
(2) A total of $4,5,6,8,9$ or 10 is thrown and that total is again thrown before a 7 appears.
iii. The Don't Pass Bet shall be void if, on the come out roll, a total of 12 is thrown.
3. "Come Bet" is a wager placed on the Come Line of the layout at any time after the come out roll.
i. The Come Bet shall win if, on the roll immediately following placement of such bet:
(1) A total of 7 or 11 is thrown; or
(2) A total of $4,5,6,8,9$ or 10 is thrown and that total is again thrown before a 7 appears.
ii. The Come Bet shall lose if, on the roll immediately following placement of such bet:
(1) A total of 2,3 , or 12 is thrown; or
(2) A total of $4,5,6,8,9$ or 10 is thrown and a 7 subsequently appears before that total is again thrown.
4. "Don't Come Bet" is a wager placed on the Don't Come area of the layout at any time after the come out roll.
i. The Don't Come Bet shall win if, on the roll immediately following placement of such bet:
(1) A total of 2 or 3 is thrown; or
(2) A total of $4,5,6,8,9$ or 10 is thrown and a 7 subsequently appears before that total is again thrown;
ii. The Don't Come Bet shall lose if, on the roll immediately following placement of such bet:
(1) A total of 7 or 11 is thrown; or
(2) A total of $4,5,6,8,9$ or 10 is thrown and that total is again thrown before a 7 appears.
iii. The Don't Come Bet shall be void if, on the roll immediately following placement of such bet, a total of 12 is thrown.
5. "Place Bet to Win" is a wager that may be made at any time on any of the numbers $4,5,6,8,9$ or 10 which shall win if the number on which the wager was placed is thrown before a 7 and shall lose if a 7 is thrown before such number. All place bets shall be inactive on any come out roll unless called "on" by the player and confirmed by the dealer through placement of an "on" marker button on top of such player's wager.
6. "Place Bet Lose" is a wager that may be made at any time against any of the numbers $4,5,6,8,9$ or 10 which shall win if a 7 is thrown before the particular number against which the wager is placed and shall lose if the particular number against which the wager is placed is thrown before a 7 appears.
7. "Four the Hardway" is a wager, that may be made at any time, which shall win if a total of 4 is thrown the hardway (that is, with 2 appearing on each die) before 4 is thrown in any other way and before a 7 is thrown.
8. If the first card dealt to the dealer is a $2,3,4,5,6$, 7,8 or 9 , the dealer shall immediately collect one-half the amount of the player's wager(s) and return one-half to the player.
9. If the first card dealt to the dealer is an ace, king, queen or jack, the dealer shall place the player's wager(s) 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 one-half the amount of the player's wager(s) and returning one-half to the player if the dealer does not have blackjack.
10. If a card reader device is employed on the game, the casino licensee shall have the option to, when a player elects to surrender, collect one-half the amount of the player's wager(s) and return one-half to the player immediately regardless of the dealer's up card, provided that the dealer has already determined that he or she does not have a blackjack.
(b) If the player has made an insurance wager and then elects to surrender, each wager shall be settled separately, and one wager shall have no bearing on the other.

## 19:47-26.9 Doubling down

(a) Except for when a player is dealt a blackjack, a player may elect to double down, that is, make an additional wager not in excess of the amount of his or her wager(s), on the two or more cards dealt to that player, including any hands resulting from a split pair, on the condition that only one additional card shall be dealt to each hand on which the player has elected to double down. In such circumstances, the one additional card shall be dealt face upwards and placed sideways on the layout.
(b) Winning wager(s) on a doubled hand shall be paid in accordance with N.J.A.C. 19:47-26.5(e).
(c) If a dealer has a blackjack after a player doubles down, the dealer shall collect only the amount of the original wager(s) of such player, and shall not collect the additional amount(s) wagered in doubling down.

## 19:47-26.10 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 the player makes a wager on the second hand so formed in an amount equal to his or her initial wager. If a player has also placed a double attack wager, the player shall make a wager on the second hand so formed in an amount equal to his or her initial wager and double attack 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 or her decision to stand, draw or double down with respect thereto. A player may also split pairs again if the second card dealt to an incomplete hand is identical in value to the split pair; provided, however, that a player may split pairs a maximum of two times, (total of three hands), at a table with seven player positions or a maximum of three times (total of four hands) at a table with six player positions.
(d) If the dealer obtains blackjack after a player splits pairs, the dealer shall collect only the amount of the original wager(s) of such player, and shall not collect the additional amount(s) wagered in splitting pairs.
(e) If a player elects to split a pair of aces, each ace shall receive only one card. Aces may be split only once and cannot be resplit.

## 19:47-26.11 Insurance

(a) Whenever the first card dealt to the dealer is an ace, each player shall have the right to make an insurance wager, which shall win if the dealer's second card is a king, queen or jack and shall lose if the dealer's second card is an ace, 2 , $3,4,5,6,7,8$ or 9 .
(b) An insurance wager 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 wager 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 wagered. 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. 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 5 to 2 .
(d) All losing insurance wagers shall be collected by the dealer immediately after the dealer draws his or her second face up card or discloses his or her hole card and before the dealer draws any additional cards.

## 19:47-26.12 Drawing of additional cards by players and the dealer

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

1. A player having blackjack or a hard total of 21 may not draw additional cards; and
2. A player electing to double down shall draw 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 or soft total of $17,18,19,20$ or 21 , at which point no additional cards shall be drawn.
(c) A dealer shall draw no 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 including the resolution of any optional bonus wagers.

## 19:47-26.13 More than one player wagering on a box

(a) Unless otherwise directed by the Commission, a casino licensee may permit from one to three people to wager on any one box of the double attack blackjack layout, provided that the first person wagering on that box consents to additional players wagering on such box, and provided further that the casino licensee adheres to such procedures and limitations imposed by the Commission as dictated by the particular circumstances.
(b) Whenever more than one player wagers on a box, the player seated at that box shall have the exclusive right to call the decisions with regard to the cards dealt to such box. In the case of no seated player, the person with the highest wager in the box shall have such right.
(c) The player calling the decisions with respect to any box shall place his or her wager in that portion of the box closest to the dealer's side of the table and all other players wagering on such box shall place their wagers immediately behind and in a vertical line with the aforementioned wager.
(d) Whenever more than one player is wagering on a box and the player calling the decisions decides to double down, the other players may also double their wagers but shall not be required to do so. In any event, only one additional card shall be dealt to the hand that is subject to the double down decision.
(e) Whenever more than one player is wagering on a box and the player calling the decisions decides to place an additional bet in the double attack box, the other players may also place an additional bet in the double attack box, but shall not be required to do so.
(f) Whenever more than one player is wagering on a box and the player calling the decisions decides to split pairs, the other players shall either make an additional wager to cover each split pair or designate the split pair to which their initial wager shall apply.
(g) Whenever more than one player is wagering on a box, each player shall have the right to make an insurance wager, regardless of whether the other players on that box make such a wager.
(h) 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 boxes 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.

## 19:47-26.14 Player wagering on more than one box

A player may only wager on one box at a double attack blackjack table unless the casino licensee, in its discretion, permits the player to wager on additional boxes.

## 19:47-26.15 Irregularities

(a) A card found turned face up 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) If a 10 card of any suit is found in the shoe, it shall not be used in the game and shall be removed from the shoe and destroyed by a floorperson in a manner approved by the Commission. If more than one 10 card is found in the shoe during the dealing of the cards, the round of play shall be void and the cards shall be reshuffled.
(c) A card drawn in error without its face being exposed shall be used as though it were the next card from the shoe.
(d) If the dealer fails to deal the first card to himself or herself before dealing the first two cards to each player, the round of play shall be void.
(e) After the initial two 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 him during such round. If the card is refused by the player and the dealer cannot use the card, the card shall be burned.
(f) If the dealer has a point count of 17 or higher and accidentally draws a card for himself or herself, such card shall be burned.
(g) 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. 19:47-26.4, the first card shall be drawn face down and burned, and the dealer shall complete the round of play.
(h) 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.
(i) If after receiving 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.
(j) 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.
(k) Any automated card shuffling device shall be removed from a gaming table before any other method of shuffling may be utilized at that table.
( $l$ ) 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 or jack, the dealer, after notification to a casino supervisor, shall:

1. If the particular card reader device in use provides player with the opportunity to determine the value of the hole card, call all hands dead, collect the cards and return each player's wager; or
2. If the particular card reader device in use does not provide any player with the opportunity to determine the value of the hole card, continue play.
(m) If a card reader device malfunctions, the dealer may only continue dealing the game of double attack blackjack at that table using the dealing procedures applicable when a card reader device is not in use.

[^0]:    19:47-25.1 Definitions
    19:47-25.2 Cards; number of decks

