

- 1. In Blackjack, Aces count as either 1 or 11, face cards as 10, and all number cards as their face value.
- 2. When the hand contains an Ace, which can be counted as 11, and the hand total does not exceed 21, then the hand is "soft". All other hands are considered "hard".
- 3. If the Player and the Dealer have the same card total (17 and up), neither wins and the bet is returned to the Player in a "Push".
- 4. If you receive an Ace and a ten-value card as your first two cards, you have a Blackjack and win six to five on your bet, unless it is a "Push".
- 5. If the total value of your cards is closer to 21 than the Dealer's, your bet is returned to you and you win as much as you have wagered.
- 6. If the total of your cards is more than 21, you "Bust" and lose your bet.
- 7. Blackjack beats the score of 21.
- 8. Blackjack follows the next rules:
 - a. You cannot split a split hand.
 - b. Only one card is drawn to split Aces.
 - c. No Surrender.
 - d. 6 X 52 card decks used (no jokers).
 - e. Once the game begins, any dealt cards will not be returned to the deck.
 - f. Cards are shuffled before every game.

9. SPLIT

a. If your first two cards have the same point value, you may split them into two separate hands by placing a second bet equal to your initial bet on the split hand. You can then proceed to draw cards. You may draw as many cards as you like on each split hand, but if you split two Aces, you receive only one additional card for each Ace. If you receive an Ace and a ten-value card in a split hand, it is counted as 21 and not Blackjack.



10. DOUBLE DOWN

a. After you are dealt two cards, you can increase you bet by an amount equal to your initial bet. Your bet is doubled and you are allowed to receive one more card. You can double down after split, except on split Aces.

11. INSURANCE

a. Insurance is considered to be a game of its own within Blackjack. If the Dealer has an Ace as his up card, you'll be given a chance to buy Insurance. When you buy insurance, you're betting that the Dealer has a Blackjack. It allows you to try and protect yourself when you think that the Dealer may have Blackjack. When buying Insurance, you place an additional wager equal to a half of your initial bet by pressing the Insurance button. If the Dealer does have a Blackjack, you are paid 2 to 1 on your Insurance bet. If the Dealer does not have a Blackjack, you lose your Insurance bet.

12. 10 CARD CHARLIE

a. It is theoretically possible for you to draw 10 cards without going bust. In this case your hand automatically wins, except when the Dealer has a Blackjack.

13. BLACKJACK DECISION BUTTONS

a. HIT: Press to get another card from the Dealer.b. STAND: Press if you don't need another card.

c. SPLIT: Press to split your two equal cards (1-1, 2-2, 3-3 etc.) into two

separate hands. You play each hand as you would a single hand.

d. DOUBLE DOWN: Press to double your bet. The Dealer deals you one more card

and that is your hand.

14. BLACKJACK PAYOUTS

a. Winning handb. Insurancec. Blackjack3:2



15. OPTIONAL BETS

a. KK Optional Bet

i. The object of the KK Optional Bet is to bet on the first two cards dealt to the player containing at least one King or having a combined total 20.

ii. Payouts

a.	King of Diamonds Pair	200:1
b.	Matched 20	20:1
c.	Any 20	4:1
d.	One King	1:1

b. QQ Optional Bet

i. The object of the QQ Optional Bet is to bet on the first two cards dealt to the player containing at least one Queen or having a combined total of 20.

ii. Payouts

a.	Queen of Diamonds Pair	200:1
b.	Matched 20	20:1
c.	Any 20	4:1
d.	One Queen	1:1

c. JJ Optional Bet

i. The object of the JJ Optional Bet is to bet on the first two cards dealt to the player containing at least on Jack or having a combined total of 20.

ii. Payouts

a.	Jack of Diamonds Pair	200:1
b.	Matched 20	20:1
c.	Any 20	4:1
d.	One Jack	1:1

d. 7's Optional Bet

i. The object is to bet on the first of three dealt cards being a 7.



ii. Payouts

a.	7-7-7 Suited	200:1
b.	7-7-7	125:1
c.	First two cards 7-7 Suited	100:1
d.	First two cards 7-7	50:1
e.	First card is 7	6:1

e. PAIR Optional Bet

i. The object is to bet on the first two cards dealt to the player being any kind of pair.

ii. Payouts

a.	Suited pair	25:1
b.	Non-suited pair	7:1

f. 19+ Optional Bet

i. The object is to bet on a three-card combination (the first two cards for the Player and the Dealer's up-card).

ii. Payouts

a.	Suited 777	200:1
b.	Suited 678	100:1
c.	777	50:1
d.	678	30:1
e.	Suited 21	10:1
f.	21	3:1
g.	Any 20	2:1
h.	Any 19	1:1

g. Poker 3 Optional Bet

i. The object is to bet on a three-card combination (the first two cards for the Player and the Dealer's face-card).

ii. Payouts

a. Straight Flush 30:1



b.	Three of a Kind	20:1
c.	Straight	10:1
d.	Flush	5:1

h. MATCH Optional Bet

- i. The object is to bet on at least one of the first two cards dealt to the player having the same rank and (optionally) suit as the dealer's up card.
- ii. Payouts

a.	2 Suited Matches	50:1
b.	1 Suited & 1 Non-suited Match	25:1
c.	1 Suited Match	11:1
d.	2 Non-suited Matches	6:1
e.	1 Non-suited Match	3:1

i. A-2 Optional Bet

- i. The object is to bet that the dealer's up card rank value will fall within the range defined by the player's first two cards.
- ii. Payouts

a.	Three of a Kind	50:1
b.	One-card spread	5:1
c.	Two-card spread	4:1
d.	All other spreads	1:1

- 16. Machine malfunction voids all pays and plays.
- 17. Side betting between and amongst players, with or against the house, is prohibited.
- 18. The Clearwater Casino is not responsible for lost or stolen tickets.
- 19. Any patron disputes will be processed in accordance with Clearwater Casino's currently approved *Dispute Resolution Process Memorandum*.



