

# ARTICLE 10. CONDUCT OF GAMING

## Rule 1. Rules of Game; General Provisions

### 68 IAC 10-1-1 Applicability; general provisions

Authority: IC 4-33-4; IC 4-35-4

Affected: IC 4-33; IC 4-35

Sec. 1. (a) This rule applies to casino licensees and casino license applicants.

(b) The following definitions apply throughout this article:

(1) "House limit" means the top wager that the casino licensee will allow at a live gaming device for a particular game.

(2) "Shoe" means a dealing device that:

(A) has a compartment in which the cards are stacked; and

(B) permits the cards to be dealt at a given time.

(3) "Shuffling machine" means a device that automatically shuffles cards so that they are randomly and thoroughly intermixed.

(c) The following gambling games are approved to be conducted in casinos:

(1) Baccarat and mini baccarat.

(2) Twenty-one or blackjack.

(3) Poker, including, but not limited to, the following:

(A) Caribbean Stud Poker.

(B) Let-It-Ride.

(C) Pai-Gow Poker.

(4) Craps.

(5) Slot machine.

(6) Video games of chance.

(7) Roulette wheel.

(8) Klondike table.

(9) Keno layout.

(10) Big six wheel.

(d) This article sets forth the minimum standards within which games offered by casino licensees must be conducted. (*Indiana Gaming Commission; 68 IAC 10-1-1; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2255; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; filed Dec 6, 2012, 2:32 p.m.: 20130102-IR-068110786FRA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

### 68 IAC 10-1-1.1 Rate of progression

Authority: IC 4-33-4-1; IC 4-33-4-2

Affected: IC 4-33-8

Sec. 1.1. (a) This section applies to a riverboat licensee that offers a live gambling game with a progressive feature.

(b) As used in this rule, "rate of progression" means the amount by which the progressive jackpot will increase incrementally for each credit wagered by a player to participate in the progressive feature of the live gaming device.

(c) The rate of progression that must be offered on a gambling game with a progressive feature must be at least sixty percent (60%) and not more than one hundred percent (100%).

(d) Once a gambling game is offered with an established rate of progression, the rate of progression shall not be changed until after a patron wins the jackpot.

(e) The riverboat licensee shall submit, at a minimum, the following information to chief counsel for the commission:

(1) The types of gambling games that will offer a progressive feature.

(2) The location of the gambling games that will offer a progressive feature.

(3) The rate of progression for each gambling game.

(4) The reset amount for each gambling game.

The information required by this subsection must be submitted when a new progressive live gaming device is introduced into the

casino or the riverboat licensee changes the rate of progression on an existing progressive live gaming device. (*Indiana Gaming Commission; 68 IAC 10-1-1.1; filed Jun 1, 1998, 2:27 p.m.: 21 IR 3708; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; filed Nov 13, 2015, 2:37 p.m.: 20151209-IR-068150113FRA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-1-1.2 Holding gaming positions; responsibility for patron assets**

Authority: IC 4-33-4; IC 4-35-4

Affected: IC 4-33; IC 4-35

Sec. 1.2. (a) A casino licensee may hold a patron's seat at a live gaming device or an electronic gaming device only in accordance with this section.

(b) A casino licensee or an occupational licensee, or both, shall not hold a seat at a live gaming device or hold an electronic gaming device for a patron for a period of time that exceeds twenty (20) minutes.

(c) A casino licensee must mark the seat of a live gaming device or an electronic gaming device that is being held for a patron with a sign that indicates the seat is being held for a patron and the length of time for which the seat is being held.

(d) If a casino licensee will hold seats for a patron, the casino licensee must post a sign in a conspicuous area on each floor of the casino indicating the casino licensee's policy of holding seats.

(e) An employee of a casino licensee shall not accept responsibility for protecting a patron's assets in the form of any of the following:

- (1) Cash.
- (2) Cash equivalents.
- (3) Chips.
- (4) Credits on an electronic gaming device.
- (5) TITOs.

(*Indiana Gaming Commission; 68 IAC 10-1-1.2; filed Jul 10, 2000, 4:48 p.m.: 23 IR 3069; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; filed Dec 6, 2012, 2:32 p.m.: 20130102-IR-068110786FRA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; filed Nov 13, 2015, 2:37 p.m.: 20151209-IR-068150113FRA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-1-2 Purpose**

Authority: IC 4-33-4; IC 4-35-4

Affected: IC 4-33; IC 4-35

Sec. 2. The purpose of requiring submission of rules of the game is to ensure the following:

- (1) The games offered by casino licensees are performed only in accordance with IC 4-33, IC 4-35, and this article.
- (2) The functions, duties, and responsibilities are appropriately segregated and performed in accordance with sound practices by competent, qualified personnel, and no employee of the casino licensee is in a position to perpetuate and conceal errors or irregularities in the normal course of his or her duties.
- (3) The games offered by casino licensees in Indiana have rules of play that meet uniform minimum standards.
- (4) Gaming is conducted with integrity and in accordance with IC 4-33, IC 4-35, and this title.

(*Indiana Gaming Commission; 68 IAC 10-1-2; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2255; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; filed Dec 6, 2012, 2:32 p.m.: 20130102-IR-068110786FRA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-1-3 Submission and approval of rules of the game**

Authority: IC 4-33-4; IC 4-35-4

Affected: IC 4-33; IC 4-35

Sec. 3. (a) At various times throughout this article, the casino licensee or casino license applicant will be required to submit rules of the game to the commission. The rules of the game must be submitted in accordance with this rule.

(b) The rules of the game must comply with the provisions of IC 4-33, IC 4-35, and this title.

(c) Submission of rules of the game shall be handled in the following manner:

(1) When called for in this article, the casino licensee or casino license applicant shall submit rules of the game to the executive director at least sixty (60) days prior to the commencement of gaming operations or the play of that game, or both.

(2) The executive director shall, in writing, approve or disapprove the rules of the game, in total or in part.

(3) Any portion of the rules of the game not approved by the executive director shall be revised and resubmitted by the casino licensee or the casino license applicant within the time period established by the executive director. This method shall be followed until all portions of the rules of the game have been approved or approval cannot be obtained.

(4) A casino licensee or casino license applicant may not use rules of the game unless the executive director has approved the rules of the game.

(d) If the executive director determines, at any time, that approved rules of the game are not adequate to ensure compliance with IC 4-33, IC 4-35, and this title or the integrity of the game, the executive director may direct the casino licensee, in writing, to amend its rules of the game in accordance with section 4 of this rule. (*Indiana Gaming Commission; 68 IAC 10-1-3; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2256; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; filed Dec 6, 2012, 2:32 p.m.: 20130102-IR-068110786FRA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-1-4 Amendments to rules of game**

Authority: IC 4-33-4; IC 4-35-4

Affected: IC 4-33; IC 4-35

Sec. 4. Amendments to rules of the game shall be handled in the following manner:

(1) Unless otherwise provided by the executive director, an amendment to any portion of the rules of game, including variations of games, must be submitted to the executive director at least thirty (30) days prior to the utilization of the rules of the game.

(2) The executive director shall, in writing, approve or disapprove the amendment to the rules of the game.

(3) No casino licensee may use an amendment to rules of the game unless the executive director has approved the amendment to the rules of the game.

(*Indiana Gaming Commission; 68 IAC 10-1-4; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2256; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; filed Dec 6, 2012, 2:32 p.m.: 20130102-IR-068110786FRA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-1-5 Table limits**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 5. (a) The rules of the game submitted by the riverboat licensee or riverboat license applicant will require an indication of the table limits that will be established by the riverboat licensee for each table.

(b) A riverboat licensee may amend the minimum and maximum wager at any table, so long as the new maximum wager is not above the house maximum wager for that game. The minimum and maximum wagers of a table shall be amended by taking the following actions:

(1) Posting a sign at the gaming table advising patrons of the new minimum and maximum wagers in effect for that table.

(2) Advising patrons at the table of the change.

(c) A riverboat licensee may raise the house limit for individual patrons by following procedures for lifting such limits that have been submitted with the rules of the game and approved in accordance with this rule.

(d) A riverboat licensee may only limit live gaming maximum jackpots by limiting wager amount. (*Indiana Gaming Commission; 68 IAC 10-1-5; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2256; errata filed Jun 20, 1996, 1:15 p.m.: 19 IR 3114; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; filed Sep 30, 2004, 11:05 a.m.: 28 IR 527; readopted filed Nov 14, 2008, 12:51 p.m.:*

20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)

**68 IAC 10-1-6 Availability of rules of the game**

Authority: IC 4-33-4; IC 4-35-4

Affected: IC 4-33; IC 4-35

Sec. 6. Upon the request of a player, a casino licensee must provide a complete, typed, and legible set of approved rules of the game for any game offered by the casino licensee. (*Indiana Gaming Commission; 68 IAC 10-1-6; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2256; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; filed Dec 6, 2012, 2:32 p.m.: 20130102-IR-068110786FRA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-1-6.1 Conduct of live gaming device tournaments**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 6.1. (a) Live gaming device tournaments may be conducted by riverboat licensees.

(b) At least thirty (30) business days before a riverboat licensee plans to offer a live gaming device tournament, the riverboat licensee must submit the rules of tournament play to the commission for approval. No live gaming device tournament may be offered until approved by the commission. The rules of tournament play shall include, at a minimum, the following information:

- (1) The amount of the entry fee for participating in the tournament.
- (2) The game that will be played.
- (3) The qualification or selection criteria that will be used to limit the eligibility of players in a tournament. Any criteria or qualification utilized must be reasonably related to gaming activity.
- (4) Any rules of play that differ from the rules submitted by the riverboat licensee in accordance with section 3 of this rule.
- (5) The amount of chips or credits, or both, that a player will begin with.
- (6) The manner in which players will receive seat and table assignments and how reassignments are to be handled.
- (7) How players are eliminated from the tournament and how the winner or winners are determined.
- (8) The manner in which ties will be handled.
- (9) The number of prizes to be awarded.
- (10) The actual cost of the prizes to be awarded.
- (11) Whether the patron will have an option of taking the prize or requesting a cash alternative. If such an alternative is offered, the amount of cash the patron may receive.
- (12) An exact description of each prize to be awarded.
- (13) If the entire pot of entry fees is awarded as prizes, the percentage of the pot that each place will receive.
- (14) Whether or not the riverboat licensee will guarantee the dollar value of the prizes if insufficient entry fees are collected.

(c) The executive director or the executive director's designee shall approve or disapprove the rules within thirty (30) business days of the receipt of the rules.

(d) The riverboat licensee may deduct only the amount of prizes awarded at cost basis to the extent allowed by subsection (e). The riverboat licensee must document the amount of money expended on prizes awarded in a tournament.

(e) The riverboat licensee may take a deduction for the prizes awarded in accordance with 68 IAC 15-5-3 in an amount equal to or less than the total amount of the entry fees collected.

(f) Once rules of tournament play have been approved by the commission for a specified table game, the riverboat licensee may offer a tournament utilizing identical approved rules at any time upon a ten (10) day notification to the commission and a request for approval of the proposed tournament.

(g) Amendments to approved rules of tournament play must be submitted to the commission at least thirty (30) business days prior to the utilization of the amendments. The executive director or the executive director's designee shall approve or disapprove amendments to rules of tournament play within thirty (30) days of receipt of the amendments. No amendments to rules of tournament play shall be utilized by the riverboat licensee until approved by the commission. (*Indiana Gaming Commission; 68 IAC 10-1-6.1;*

*filed Aug 20, 1997, 7:11 a.m.: 21 IR 15; errata, 21 IR 399; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; filed Nov 13, 2015, 2:37 p.m.: 20151209-IR-068150113FRA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-1-6.2 Integrity of live gaming device**

Authority: IC 4-33-4-1; IC 4-33-4-2

Affected: IC 4-33-8

Sec. 6.2. (a) If the integrity of any live gaming device has been legitimately questioned, the riverboat licensee shall run the appropriate diagnostic tests on the device. If the riverboat licensee determines that the device is malfunctioning, the riverboat licensee shall remove the device from play until:

- (1) the device has been repaired; and
- (2) it has been determined that the device meets the requirements of the Act and this title.

(b) The riverboat licensee shall record the following information with respect to a live gaming device that has been removed from play:

- (1) The date and time that the integrity of the live gaming device was questioned.
- (2) The type of device that was questioned.
- (3) The:
  - (A) serial number, if any, issued by the manufacturer; and
  - (B) registration number issued by the commission.
- (4) The length of time that the device was removed from play.
- (5) The reason that the device was not functioning properly.
- (6) The remedial action taken to ensure that the device conforms to the requirements of the Act and this title.
- (7) The printed name, signature, and occupational license number of all employees taking the remedial action.
- (8) If an outside company takes remedial action on the device, the following information must be maintained:
  - (A) The:
    - (i) name;
    - (ii) address; and
    - (iii) telephone number;

of the company.

(B) The names of any individuals who performed remedial action on the device.

- (9) A verification that the device meets the requirements of the Act and this title after the remedial action was taken.
- (10) The:
  - (A) name, address, and telephone number of the individual who complained about the device; and
  - (B) nature of the complaint.

The riverboat licensee must notify the enforcement agent, in writing, of each electronic gaming device that has been removed from play.

(c) The records described in subsection (b) shall be:

- (1) maintained by the riverboat licensee for a period of one (1) year; and
- (2) available for commission review upon request.

*(Indiana Gaming Commission; 68 IAC 10-1-6.2; filed Jun 1, 1998, 3:38 p.m.: 21 IR 3711; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; filed Dec 6, 2006, 2:52 p.m.: 20070103-IR-068060191FRA; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-1-7 Compliance; failure to comply with rules of the game (Repealed)**

Sec. 7. *(Repealed by Indiana Gaming Commission; filed Oct 21, 2016, 10:19 a.m.: 20161116-IR-068160052FRA)*

**68 IAC 10-1-8 Deviation from provisions (Repealed)**

Sec. 8. (Repealed by Indiana Gaming Commission; filed Oct 21, 2016, 10:19 a.m.: 20161116-IR-068160052FRA)

**68 IAC 10-1-9 Reports by the executive director**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 9. The executive director shall report any action he or she has taken or contemplates taking under this article with respect to rules of the game to the commission at the next meeting held under 68 IAC 1-2-5. The commission may direct the executive director to take additional or different action. (Indiana Gaming Commission; 68 IAC 10-1-9; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2257; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)

**Rule 2. Blackjack**

**68 IAC 10-2-1 General provisions**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 1. (a) This rule applies to all riverboat licensees.

(b) Blackjack shall be conducted in conformance with this rule.

(c) Riverboat licensees may only offer the game of blackjack on a table and layout that are in compliance with 68 IAC 14.

(d) The following definitions apply throughout this rule:

(1) "Blackjack" means an ace and second card with a point value of ten (10) dealt as the initial two (2) cards to a player or the dealer. Blackjack may not include an ace and card with a point value of ten (10) dealt to a player who has split the first two (2) cards dealt to the player.

(2) "Burn" means the act of placing a card face downward in the discard rack if it is not to be utilized in play in accordance with this rule.

(3) "Deal" means the distribution of the playing cards among the players and the dealer.

(4) "Dealer" means the occupational licensee of the riverboat licensee who is responsible for dealing the cards at the blackjack table.

(5) "Doubling down" means to make an additional wager, identical to or less than the player's original wager, on the first two (2) cards dealt to the player or the first two (2) cards of any split pair.

(6) "Even money wager" means a bet placed by a player when the player has a blackjack and the exposed card dealt to the dealer is an ace. A player who makes an even money wager shall be paid at odds of at least one (1) to one (1).

(7) "Exposed card" means the card held by a dealer that is seen by the other players.

(8) "Hard total" means the total point count of a hand that contains no aces or that contains aces that are counted as a value of one (1).

(9) "Hole card" means a card held by the dealer or player that is unseen by the other players or the dealer unless otherwise authorized by this rule.

(10) "Insurance wager" means a bet placed by a player when the exposed card dealt to the dealer is an ace. The insurance wager wins if the dealer's hole card is a king, queen, jack, or ten (10). An insurance wager loses if the dealer's hole card is an ace or a two (2) through nine (9).

(11) "Peek machine" means a device that allows the dealer to see the hole card to determine if the dealer has a blackjack.

(12) "Soft total" means the total point count of a hand that contains an ace that is counted as a value of eleven (11).

(13) "Splitting pairs" means a wager in which the first two (2) cards a player receives are identical in value. The player must make a wager on the second hand in an amount equal to the player's original wager.

(14) "Surrender" means an option whereby the player surrenders the player's hand by forfeiting one-half (½) of the player's

original wager if the dealer does not have a blackjack.

*(Indiana Gaming Commission; 68 IAC 10-2-1; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2257; errata filed Jun 20, 1996, 1:15 p.m.: 19 IR 3114; filed Dec 2, 2001, 12:35 p.m.: 25 IR 1065; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-2-2 Submission of rules of game**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 2. (a) In accordance with 68 IAC 10-1, the riverboat licensee or riverboat license applicant shall submit rules of the game covering blackjack if the riverboat licensee will offer the game of blackjack.

(b) The rules of the game for blackjack shall include, but are not limited to, the following:

(1) The options that will be offered by the riverboat licensee, including, but not limited to, the following options:

(A) Doubling down.

(B) Insurance wager.

(C) Even money wager.

(D) Splitting pairs.

(E) Surrender.

(F) Any variation of blackjack not covered by this rule that the riverboat licensee would like to offer, and the rules by which the variation of blackjack will be conducted.

(G) Any other option the riverboat licensee or riverboat license applicant would like to utilize.

(2) Whether the riverboat licensee will utilize an automatic shuffling machine that has been approved as associated equipment in accordance with 68 IAC 2-7.

(3) Whether the riverboat licensee will utilize a shoe or the cards will be dealt by hand, or both.

(4) Whether the riverboat licensee will allow patrons to touch the cards.

(5) The clearly visible hand signals that a player must utilize to indicate the player wants to receive an additional card or wants to stand.

(6) The number of blackjack tables that will be on the riverboat.

(7) The minimum and maximum wagers that will be allowed.

(8) The procedures that will be utilized by the riverboat licensee to raise the house limit for individual patrons.

(9) The location of the blackjack tables on the riverboat.

(10) The number of decks of cards that will be utilized during a round of play.

(11) The manner in which the riverboat licensee will handle any irregularities not covered in section 18 of this rule.

(12) Any additional rules of the game the riverboat licensee wants to impose that are in compliance with this article.

(13) Any other information deemed necessary by the executive director, the commission, or the riverboat licensee to ensure compliance with the Act and this title and to ensure the integrity of the game.

*(Indiana Gaming Commission; 68 IAC 10-2-2; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2258; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-2-3 Cards**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 3. (a) Playing cards used in blackjack games shall comply with 68 IAC 14-3.

(b) The riverboat licensee may use one (1) to eight (8) decks of cards in the game of blackjack.

(c) Except as provided in section 16 of this rule, the value of the cards contained in a deck of cards is as follows:

(1) A card from two (2) to ten (10) has its face value.

(2) A jack, queen, or king has a value of ten (10).

(3) An ace has a value of either eleven (11) or one (1).

(d) Either the first or second card dealt to the dealer will be the dealer's hole card. If the dealer normally utilizes the first card dealt as the hole card, but the first card dealt to the dealer is accidentally exposed, the dealer may use the second card dealt to the dealer as the hole card. (*Indiana Gaming Commission; 68 IAC 10-2-3; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2258; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-2-4 Wagers; wagering rules; outcomes**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 4. (a) Except as provided in subsection (c), before the first card is dealt for a round of play, a player may make a wager in an amount not less than the minimum nor more than the maximum amount set for the table by the riverboat licensee. All wagers must be made by placing gaming chips on the appropriate areas of the blackjack layout. The player wins an amount as determined in accordance with section 5 of this rule if any of the following events occur:

(1) The sum of the player's cards is twenty-one (21) or less, and the sum of the dealer's cards is more than twenty-one (21).

(2) The sum of the player's cards exceeds that of the dealer without exceeding twenty-one (21).

(3) The player has a blackjack, and the dealer does not.

(4) Other cards or combinations of cards based on promotions offered by the riverboat licensee if the executive director has approved the promotion.

(b) A wager is void and returned to the player when the sum of the player's cards is the same as the dealer or where both the dealer and the player have a blackjack. A player's wager is lost if the dealer has a blackjack and the sum of the player's cards is twenty-one (21), but is not a blackjack.

(c) Except when splitting pairs, doubling down, surrendering, making an insurance wager, or making an even money wager, no wager may be made, increased, or withdrawn after the first card of the round has been dealt.

(d) Except for splitting pairs, doubling down, surrendering, making an insurance wager, or making an even money wager, no player may handle, remove, or alter any wagers that have been made once the first card of the hand has been dealt by the dealer until the hand has been completed.

(e) After a wager on the insurance line, an even money wager, a surrender, a wager to double down, or a wager to split pairs has been confirmed by the dealer, no player may handle, remove, or alter any wager until the hand is completed.

(f) No dealer or other riverboat licensee employee may permit a player to violate this section. (*Indiana Gaming Commission; 68 IAC 10-2-4; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2258; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; filed Nov 13, 2015, 2:37 p.m.: 20151209-IR-068150113FRA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-2-5 Payment of wagers**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 5. (a) Winning wagers must be paid at odds of at least one (1) to one (1).

(b) The winning wager for a blackjack must be paid at odds of at least three (3) to two (2).

(c) All winning insurance wagers must be paid at odds of at least two (2) to one (1).

(d) All winning even money wagers must be paid at odds of at least one (1) to one (1).

(e) Promotional wagers must be paid at odds approved by the executive director. (*Indiana Gaming Commission; 68 IAC 10-2-5; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2259; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-2-6 Presentation of cards; shuffle and reshuffle**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 6. (a) When a new deck is put into play, the cards should be sorted and inspected in accordance with 68 IAC 14-3. After the cards are sorted and inspected, the dealer must spread the cards out, face upward on the table, for visual inspection by the players.

(b) After the cards are visually inspected by the players, the cards must be placed face down on the table and randomly intermixed so that the cards are no longer in sequential order.

(c) After the cards have been randomly intermixed in accordance with subsection (b), the cards must be:

- (1) turned face downward on the table;
- (2) shuffled so that they are randomly intermixed; and
- (3) stacked.

(d) Cards may be shuffled utilizing an automatic card shuffler that has been approved in accordance with 68 IAC 2-7.

(e) The riverboat licensee may allow an occupational licensee to complete the steps set forth in subsections (a) and (b), in the presence of a supervisor, before the initial embarkation period of the gaming day.

(f) After each stack of cards is dealt, the dealer must reshuffle the cards so that they are randomly intermixed. A reshuffle of cards must take place after the cutting card is reached.

(g) The riverboat licensee may reshuffle the cards, in accordance with this section, at its discretion at any time before the cutting card is reached. (*Indiana Gaming Commission; 68 IAC 10-2-6; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2259; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-2-7 Cut**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 7. (a) After the cards have been shuffled, the dealer must offer the stack of cards with the backs facing away from the dealer to the cutting player to be cut in a manner that does not expose the value of any cards to a player or a spectator.

(b) The dealer must make a reasonable attempt to alternate the cut among all players.

(c) The cutting player must cut the cards by placing the cutting card in the stack at least five (5) cards from either end of the stack of cards. Once the cutting card has been inserted by the player, the dealer must take all cards in front of the cutting card and place them on the back of the stack after which the dealer must insert the cutting card in a position approximately a quarter of the distance from the back of the stack.

(d) If a shoe is used, the stack of cards must then be inserted into the shoe for the beginning of play. If a shoe is not used, the cards must be dealt from the hand of the dealer. (*Indiana Gaming Commission; 68 IAC 10-2-7; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2259; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-2-8 Procedure for dealing cards**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 8. (a) Cards used at a blackjack game must be dealt from the hand or from a dealing shoe specifically designed for the purpose and located on the table to the left of the dealer.

(b) If the dealer deals the cards by hand, the dealer may not turn the deck upside down and must keep the deck flat. The cards must be held and dealt in a manner that does not expose the value of any card to a player or a spectator.

(c) If a shoe is used, it must be attached to the table by means of a chain or another mechanism to prevent it from being removed from the table. (*Indiana Gaming Commission; 68 IAC 10-2-8; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2259; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed*

Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)

**68 IAC 10-2-9 Player touching cards**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 9. (a) The riverboat licensee may allow the players to touch or hold, or both, the cards dealt to the player.

(b) Only the player to whom the cards have been dealt may touch that player's cards.

(c) The player may not touch the cards with the player's person or any instrument in any manner that would alter, mark, bend, or otherwise allow any card to be distinguished from any other card. (*Indiana Gaming Commission; 68 IAC 10-2-9; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2260; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-2-10 Burn procedure**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 10. (a) At the discretion of the riverboat licensee, the dealer may deal the first card face downward and place it in the discard rack, which must be located on the table immediately in front of or to the right of the dealer.

(b) A new dealer who comes to the table may also burn one (1) card before the new dealer deals cards to the player.

(c) At the discretion of the riverboat licensee, the burn card may be disclosed upon request. (*Indiana Gaming Commission; 68 IAC 10-2-10; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2260; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-2-11 The deal and play**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 11. (a) After two (2) cards have been dealt to each player and to the dealer, each player must double down, surrender, split pairs, stand, draw, make an insurance wager, or make an even money wager. As each player indicates the player's decision, the dealer must deal additional cards as necessary.

(b) The dealer may not look at the face of the dealer's hole card until all cards requested by the players are dealt to them or unless the dealer's exposed card is an ace or has the value of ten (10).

(c) If the cutting card is reached during the deal of the cards, the dealer must continue dealing until that round of play is completed. (*Indiana Gaming Commission; 68 IAC 10-2-11; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2260; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-2-12 Peeking procedure**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 12. (a) A riverboat licensee must use a peek procedure when the card received by the dealer, face up, is an ace to determine if the dealer has a blackjack. If the dealer has a blackjack, that round shall end.

(b) A riverboat licensee may use a peek procedure when the card received by the dealer, face up, has a face value of ten (10) to determine if the dealer has a blackjack. If the dealer has a blackjack, that round shall end.

(c) The dealer may peek at the hole card through the use of a peek machine or by lifting the hole card in a manner that reveals the value of the hole card to the dealer but does not reveal the value of the hole card to any player or spectator of the game. (*Indiana*

*Gaming Commission; 68 IAC 10-2-12; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2260; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-2-13 Hand signals**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 13. (a) A player shall indicate that the player wants an additional card by making a clearly visible hand motion as directed by the riverboat licensee.

(b) A player shall indicate that the player wants to stand and not receive additional cards by making a clearly visible hand motion as directed by the riverboat licensee.

(c) The riverboat licensee shall ensure that all players are aware of the correct hand motions that are to be utilized to signify the player wants to receive an additional card or wants to stand. *(Indiana Gaming Commission; 68 IAC 10-2-13; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2260; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-2-14 Prohibited acts**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 14. (a) A player may touch cards only as provided in this rule.

(b) A spectator may never touch the cards.

(c) A dealer may not touch the cards with the dealer's person or any instrument in any manner that would alter, mark, bend, or otherwise allow any card to be distinguished from any other card.

(d) No dealer or other riverboat licensee employee may permit player or spectator to engage in any activity that violates this rule. *(Indiana Gaming Commission; 68 IAC 10-2-14; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2260; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-2-15 Point counts**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 15. A player is responsible for correctly computing the point count of the player's hand. A player may not rely on the point counts announced by the dealer. *(Indiana Gaming Commission; 68 IAC 10-2-15; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2261; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-2-16 Drawing additional cards**

Authority: IC 4-33-4  
Affected: IC 4-33

Sec. 16. (a) A player may elect to draw additional cards if the player's count total is less than twenty-one (21). A player with a blackjack or a hard or soft total of twenty-one (21) may not draw additional cards.

(b) A dealer must draw additional cards to the dealer's hand until the dealer has one (1) of the following, as determined by the riverboat licensee:

(1) A hard or soft total of seventeen (17) or above.

(2) A hard total of seventeen (17) or above.

A dealer may not draw additional cards to the dealer's hand once a point total as listed in this subsection has been reached.

(c) A dealer may not draw additional cards to the dealer's hand, regardless of the point total, if decisions have been made on all of the players' hands and the point count of the dealer's hand will have no effect on the outcome. (*Indiana Gaming Commission; 68 IAC 10-2-16; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2261; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; filed Apr 25, 2012, 3:47 p.m.: 20120523-IR-068110275FRA; errata filed Jun 15, 2012, 11:56 a.m.: 20120711-IR-068110275ACA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

#### **68 IAC 10-2-17 Players wagering on multiple boxes of layout**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 17. A riverboat licensee may permit a player to wager on more than one (1) box or may limit multiple play during hours when there are insufficient seats in an establishment to accommodate patron demand. (*Indiana Gaming Commission; 68 IAC 10-2-17; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2261; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

#### **68 IAC 10-2-18 Irregularities**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 18. (a) A card found turned face upward in the shoe or deck may not be used in the game and must be burned.

(b) After the initial two (2) cards have been dealt to each player and a card is drawn in error and exposed to the players, the card must be dealt to the players or the dealer. Additional cards may not be dealt to any player who has previously refused to accept a card during the round. If the card is refused by the player and the dealer has a point total of seventeen (17) or above and a card was exposed in error, the card must be burned. If the dealer does not have a point total of seventeen (17) or above, the dealer must accept the exposed card.

(c) If no players choose to receive additional cards and the dealer has a point total of seventeen (17) or above and the dealer exposes a card in error, the card must be burned.

(d) A card cannot be backed up or given to a player who has previously been offered a card once the card has been exposed.

(e) If the dealer misses dealing the first or second card to the dealer, the dealer must continue dealing the first two (2) cards to each player, and then deal the correct number of cards to the dealer.

(f) If there are insufficient cards remaining in the shoe or deck to complete a round of play, the cards in the discard rack must be shuffled and cut. The dealer must then complete the round of play.

(g) If no cards are dealt to a player's hand, the player's wager is returned and the player may be included in the next deal.

(h) If only one (1) card is dealt to the player's hand, the dealer must deal the second card to the player after all other players have received a second card. (*Indiana Gaming Commission; 68 IAC 10-2-18; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2261; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

#### **68 IAC 10-2-19 Surrender**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 19. (a) The riverboat licensee may permit the player the option of surrendering the player's cards by forfeiting one-half (½) of the player's original wager if the dealer does not have a blackjack.

(b) A player must surrender before receiving additional cards to the player's hand. (*Indiana Gaming Commission; 68 IAC 10-2-*

19; filed Apr 19, 1996, 3:00 p.m.: 19 IR 2261; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)

### Rule 3. Roulette

#### 68 IAC 10-3-1 General provisions

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 1. (a) This rule applies to all riverboat licensees.

(b) Riverboat licensees may only offer the game of roulette on a table and layout that are in compliance with 68 IAC 14.

(c) No patron shall be issued or permitted to play with nonvalue chips that are identical in color and design to value chips or to nonvalue chips being used by another patron at the same roulette table. When a patron purchases nonvalue chips, a nonvalue chip of the same color shall be placed in a slot or receptacle attached to the outer rim of the roulette wheel. At the same time, a marker or the equivalent denoting the value of a stack of twenty (20) nonvalue chips of that color shall be placed in the same slot or receptacle.

(d) The following definitions apply throughout this rule:

(1) "Black bet" means a wager placed on the numbers that are black.

(2) "Cash out" means the act of the patron exchanging nonvalue chips for value chips prior to leaving the roulette table.

(3) "Column bet" means a wager placed on all twelve (12) numbers in one (1) column.

(4) "Corner bet" means a wager placed on the four (4) numbers which form a corner.

(5) "Crown or dolly" means the point marker that is placed on the layout to indicate the compartment in which the roulette ball came to rest.

(6) "Dealer" means an occupational licensee of the riverboat licensee who is conducting the roulette game.

(7) "Dozen bet" means a wager placed on any of the following:

(A) The numbers one (1) through twelve (12).

(B) The numbers thirteen (13) through twenty-four (24).

(C) The numbers twenty-five (25) through thirty-six (36).

(8) "Eighteen number bet" means a wager placed on one (1) of the following:

(A) The numbers one (1) through eighteen (18).

(B) The numbers nineteen (19) through thirty-six (36).

(9) "Even bet" means a wager placed on the even numbers of the roulette wheel.

(10) "Five number bet" means a wager placed on the following five (5) numbers:

(A) Zero (0).

(B) Double zero (00).

(C) One (1).

(D) Two (2).

(E) Three (3).

(11) "Inside bet" means a wager within the field of thirty-eight (38) numbers corresponding with the numbers on the roulette wheel, including the following:

(A) Corner bet.

(B) Five number bet.

(C) Line bet.

(D) Row bet.

(E) Split bet.

(F) Straight up bet.

(12) "Line bet" means a wager placed on the six (6) numbers contained in two (2) rows.

(13) "Odd bet" means a wager placed on the odd numbers of the roulette wheel.

(14) "Outside bet" means a wager that is placed outside the field of thirty-eight (38) numbers, including the following:

- (A) Black bet.
- (B) Column bet.
- (C) Dozen bet.
- (D) Eighteen number bet.
- (E) Even bet.
- (F) Odd bet.
- (G) Red bet.

- (15) "Red bet" means a wager placed on the numbers that are red.
- (16) "Row or street bet" means a wager placed on the three (3) numbers in a row.
- (17) "Split bet" means a wager placed on two (2) numbers.
- (18) "Straight up bet" means a wager on the following:
  - (A) Single number from one (1) to thirty-six (36).
  - (B) Zero (0).
  - (C) Double zero (00).

*(Indiana Gaming Commission; 68 IAC 10-3-1; filed Jul 18, 1996, 8:45 a.m.: 19 IR 3319; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-3-2 Submission of rules of the game**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 2. (a) In accordance with 68 IAC 10-1, the riverboat licensee or riverboat license applicant shall submit rules of the game covering roulette if the riverboat licensee will offer the game of roulette.

- (b) The rules of the game for roulette shall include, but are not limited to, the following:
  - (1) Whether or not each roulette wheel will be a single zero (0) wheel or a double zero (00) wheel.
  - (2) The number of roulette wheels that will be on the riverboat.
  - (3) The location of the roulette wheels on the riverboat.
  - (4) The minimum and maximum wagers that will be allowed.
  - (5) The procedures that will be utilized by the riverboat licensee to raise the house limit for individual patrons.
  - (6) The manner in which the riverboat licensee will handle any irregularities not covered in section 6 of this rule.
  - (7) Any additional rules of the game the riverboat licensee wants to impose that are in compliance with this article.
  - (8) Any other information deemed necessary by the executive director, the commission, or the riverboat licensee or the riverboat license applicant to ensure compliance with the Act and this title and to ensure the integrity of the game.

*(Indiana Gaming Commission; 68 IAC 10-3-2; filed Jul 18, 1996, 8:45 a.m.: 19 IR 3320; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-3-3 Rotation of wheel and ball**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 3. (a) The dealer shall spin the roulette ball in a direction opposite to the rotation of the wheel. To constitute a valid spin, the ball must complete at least four (4) revolutions around the track of the wheel.

(b) While the ball is still rotating around the wheel in the track, the dealer shall announce "No more bets" to the patrons at the table. The dealer shall not accept any bets after the dealer announces "No more bets".

(c) When the ball comes to rest in a compartment around the wheel, the dealer shall announce the number of the compartment and place a crown on that number of the roulette layout.

- (d) After placing the crown on the appropriate number of the layout, the dealer shall:
  - (1) collect all losing wagers; and

(2) pay off all winning wagers.

*(Indiana Gaming Commission; 68 IAC 10-3-3; filed Jul 18, 1996, 8:45 a.m.: 19 IR 3320; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-3-4 Wagers; wagering rules; outcome**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 4. (a) Before the dealer announces "No more bets", a player may make a wager in an amount not less than the minimum nor more than the maximum amount set for the roulette table by the riverboat licensee.

(b) All wagers must be made by placing value or nonvalue chips in the appropriate area of the roulette layout. The player is responsible for ensuring that the player's wagers are placed on the appropriate area of the layout. Winning wagers are determined by the location on the layout of the value chips and nonvalue chips.

(c) The riverboat licensee may permit a player to wager with value chips or may require the player to purchase nonvalue chips.

(d) No dealer or other riverboat licensee employee may permit a player to violate this section.

(e) If the roulette ball drops in zero (0) or double zero (00), all outside bets are lost. *(Indiana Gaming Commission; 68 IAC 10-3-4; filed Jul 18, 1996, 8:45 a.m.: 19 IR 3321; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-3-5 Payment of wagers**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 5. (a) Winning wagers must be paid at the following odds:

(1) Straight up bets must be paid at odds of at least thirty-five (35) to one (1).

(2) Split bets must be paid at odds of at least seventeen (17) to one (1).

(3) Row or street bets must be paid at odds of at least eleven (11) to one (1).

(4) Corner bets must be paid at odds at least eight (8) to one (1).

(5) Five number bets must be paid at odds at least six (6) to one (1).

(6) Line bets must be paid at odds at least five (5) to one (1).

(7) Dozen bets must be paid at odds at least two (2) to one (1).

(8) Column bets must be paid at odds at least two (2) to one (1).

(9) Eighteen number bets must pay odds at least one (1) to one (1).

(10) Red or black bets must pay odds at least one (1) to one (1).

(11) Odd or even bets must pay odds at least one (1) to one (1).

(b) Promotional wagers must be paid at odds approved by the executive director and which are reasonable in the industry. *(Indiana Gaming Commission; 68 IAC 10-3-5; filed Jul 18, 1996, 8:45 a.m.: 19 IR 3321; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-3-6 Irregularities**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 6. (a) If the dealer spins the ball in the same direction as the rotation 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 (1) of the compartments.

(b) If the roulette ball does not complete four (4) revolutions around the track of the roulette wheel, the dealer shall announce "No spin" and shall attempt to remove the roulette ball from the wheel prior to the ball coming to rest in one (1) of the compartments.

(c) If the roulette ball leaves the surface area of the roulette wheel, the dealer shall announce "No spin" and shall retrieve the roulette ball. If the roulette ball is damaged, it shall be removed from play and replaced with an undamaged roulette ball.

(d) If a foreign object enters the roulette wheel prior to the roulette ball coming to rest, the dealer shall announce "No spin" and shall attempt to remove the roulette ball from the roulette wheel prior to its coming to rest in one (1) of the compartments. *(Indiana Gaming Commission; 68 IAC 10-3-6; filed Jul 18, 1996, 8:45 a.m.: 19 IR 3321; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-3-7 Utilization of double wheel as single wheel**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 7. When roulette is played on a double zero (00) wheel that is being used as single zero (0) roulette wheel game, the following shall be required:

(1) Notice shall be provided in accordance with 68 IAC 14-7.

(2) If the roulette ball comes to rest in the compartment marked double zero (00), the dealer shall announce "No spin". *(Indiana Gaming Commission; 68 IAC 10-3-7; filed Jul 18, 1996, 8:45 a.m.: 19 IR 3321; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**Rule 4. Craps**

**68 IAC 10-4-1 General provisions**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 1. (a) This rule applies to all riverboat licensees.

(b) Riverboat licensees may only offer the game of craps on a table and layout that is in compliance with 68 IAC 14.

(c) The following definitions apply throughout this rule:

(1) "Base dealer" means the two (2) occupational licensees of the riverboat licensee who are located on each end of the inside of the craps table. The base dealers are responsible for taking, paying, booking all bets on the appropriate end of the craps table, making change for patrons, booking and paying proposition bets on the appropriate end of the craps table, and marking the point after each come-out roll.

(2) "Boxperson" means the occupational licensee of the riverboat licensee who is the supervisor of the craps game being conducted and who assists booking and paying proposition bets at the craps table at which the boxperson is located.

(3) "Come-out point" means one (1) of the following point totals is thrown by the shooter on the come-out roll:

- (A) Four (4).
- (B) Five (5).
- (C) Six (6).
- (D) Eight (8).
- (E) Nine (9).
- (F) Ten (10).

(4) "Come-out roll" means one (1) of the following:

- (A) The first roll of the dice at the opening of the game.
- (B) The first roll of the dice after a decision with respect to a pass bet and don't pass bet has been effected.

(5) "Come point" means one (1) of the following point totals thrown by the shooter on the next roll following placement of a come bet or a don't come bet:

- (A) Four (4).
- (B) Five (5).
- (C) Six (6).

- (D) Eight (8).
- (E) Nine (9).
- (F) Ten (10).

(6) "Hard way" means a roll of the dice that results in the same number appearing on each die and that results in a point total of one (1) of the following:

- (A) Four (4).
- (B) Six (6).
- (C) Eight (8).
- (D) Ten (10).

(7) "Roll" means the throw of the dice by the shooter.

(8) "Seven out" means a total of seven (7) thrown by the shooter subsequent to the establishment of a come-out point.

(9) "Shooter" means the patron who throws the dice.

(10) "Stickperson" means the occupational licensee of the riverboat licensee who is positioned at the center of the outside of the craps table who is responsible for booking and announcing the payoffs of winning proposition bets and who establishes the pace of the game. The stickperson is responsible for dice security.

(11) "Total" means the sum of the number shown on the high or uppermost sides of the two (2) dice on any given roll.

(12) "True odds" means odds that are paid based upon the number of times the point total of the number on which the wager is placed can be thrown as compared to the number of times a seven (7) can be thrown when utilizing two (2) die.

(13) "Vigorish" or "commission" means a charge which constitutes a percentage charged by the riverboat licensee on either the amount placed as a wager or the amount won on a wager made by a patron on a lay or buy bet.

(d) Unless otherwise approved by the executive director, riverboat licensees may not charge a vigorish of more than five percent (5%) of the wager that is placed on a bet.

(e) Craps games may only be conducted when, at a minimum, the following individuals are present:

- (1) One (1) boxperson.
- (2) One (1) stickperson.
- (3) Two (2) base dealers.

*(Indiana Gaming Commission; 68 IAC 10-4-1; filed Oct 30, 1997, 12:40 p.m.: 21 IR 923; errata filed Feb 6, 1998, 10:30 a.m.: 21 IR 2128; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

#### **68 IAC 10-4-2 Submission of rules of the game**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 2. (a) In accordance with 68 IAC 10-1, the riverboat licensee or riverboat license applicant shall submit rules of the game covering craps if the riverboat licensee will offer the game of craps.

(b) The rules of the game shall include, but are not limited to, the following:

- (1) The number of craps tables that will be on the riverboat.
- (2) The location of the craps tables on the riverboat.
- (3) The minimum and maximum wagers that will be allowed for all wagers allowed in section 7 of this rule and for all supplemental wagers allowed in section 8 of this rule.
- (4) The procedures that will be utilized by the riverboat licensee to raise the house limits for individual patrons.
- (5) The wagers that the riverboat licensee will allow patrons to place at the craps table. Only those wagers listed in sections 7 and 8 of this rule may be offered by the riverboat licensee. If the riverboat licensee would like to allow patrons to place additional wagers, the riverboat licensee must request that ability. The ability to allow additional wagers must be included in the submittal of the internal control procedures and in a separate submittal addressed to the chief counsel for the commission. The additional wagers must be approved by the commission, in writing, before a riverboat licensee may allow a patron to place such a wager.
- (6) Those bets that will be considered inactive during the come-out roll. The manner in which the patron may make the bet

active, and how that will be noted on the craps table by the riverboat licensee.

(7) The odds that the riverboat licensee will offer for the various bets that may be placed in the game of craps in accordance with section 7 of this rule. If the riverboat licensee wants to change the odds in any manner, the changes must be submitted, in writing, to the chief counsel for the commission at least thirty (30) days prior to the utilization of the odds. The changes to the odds must be approved by the commission, in writing, before a riverboat licensee may offer the changed odds.

(8) The odds that the riverboat licensee will offer for the supplemental bets that may be placed in the game of craps in accordance with section 8 of this rule. If the riverboat licensee wants to change the odds in any manner, the change must be submitted, in writing, to the chief counsel for the commission at least thirty (30) days prior to the utilization of the odds. The changes to the odds must be approved by the commission, in writing, before a riverboat licensee may offer the changed odds.

(9) The amount of vigorish that the riverboat licensee will charge the patron to place a buy bet or a lay bet in return for true odds.

(10) The manner in which the riverboat licensee will handle any situations not covered in this rule.

(11) Any additional rules of the game the riverboat licensee wants to impose that are in compliance with this article.

(12) Any other information deemed necessary by the executive director, the commission, or the riverboat licensee to ensure compliance with the Act and this title and to ensure the integrity of the game.

*(Indiana Gaming Commission; 68 IAC 10-4-2; filed Oct 30, 1997, 12:40 p.m.: 21 IR 923; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

#### **68 IAC 10-4-3 Dice; selection of the shooter**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 3. (a) Dice used in craps games shall comply with 68 IAC 14-3. The riverboat licensee shall offer the shooter at least five (5) dice from which the shooter shall select two (2) dice to roll.

(b) The stickperson shall select the shooter by offering the selection of dice to the patron immediately to the left of the boxperson. If that patron rejects the dice, the stickperson shall offer the dice to each patron in turn, located clockwise to the left of the boxperson until one (1) of the players selects the dice. The shooter shall select two (2) of the die offered to roll. The remaining dice are returned to the dice bowl which shall be located in close proximity to the stickperson.

(c) To serve as a shooter, a patron must have placed a pass or don't pass bet on the craps table.

(d) The patron shall continue to serve as the shooter unless one (1) of the following occurs:

(1) The shooter throws a seven (7) after the come-out point has been established.

(2) The stickperson or boxperson has determined that the patron does one (1) of the following:

(A) Continually rolls the dice in an invalid manner in accordance with section 4 of this rule.

(B) The patron unreasonably delays the play of the game.

(C) The patron violates the Act or this title.

The patron may voluntarily relinquish control of the dice.

(e) When a new shooter is to be selected, selection shall proceed in accordance with subsection (b). *(Indiana Gaming Commission; 68 IAC 10-4-3; filed Oct 30, 1997, 12:40 p.m.: 21 IR 924; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

#### **68 IAC 10-4-4 Proper and invalid rolls of dice**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 4. (a) The shooter shall throw the two (2) selected dice to the far end of the table for the purpose of bouncing the dice off the backboard of the craps table. The shooter must make a good faith attempt to bounce the dice off the backboard of the craps table.

(b) A roll of the dice shall be deemed invalid if one (1) of the following occurs:

(1) One (1) or both of the dice go off of the craps table.

- (2) If more than two (2) dice are thrown.
- (c) The stickperson may declare the following rolls invalid:
  - (1) If one (1) of the die comes to rest on top of the other die.
  - (2) If a patron other than the shooter throws the dice.
  - (3) If the dice do not leave the shooter's hand simultaneously.
  - (4) If one (1) or both dice come to rest in the dice bowl.
  - (5) If one (1) or both dice come to rest on the rail of the craps table.
  - (6) If the shooter has not placed a pass bet or don't pass bet.
  - (7) If the shooter throws the dice in the wrong direction on the craps table.
  - (8) If the shooter slides the dice across the table so that one (1) or both of the dice do not roll or tumble.
  - (9) If one (1) or both dice do not fall flat on the craps table, but rest on the chips stacked on the craps table.
  - (10) If the shooter does not make a good faith attempt to bounce the dice off the backboard and the dice are not thrown at least one-half (1/2) the length of the craps table.
  - (11) If the dice come to rest in a manner that it cannot be determined which face of the die is uppermost.

The stickperson's declaration of an invalid roll may be overturned in accordance with section 5 of this rule. (*Indiana Gaming Commission; 68 IAC 10-4-4; filed Oct 30, 1997, 12:40 p.m.: 21 IR 924; errata filed Feb 6, 1998, 10:30 a.m.: 21 IR 2128; filed Dec 29, 1998, 10:43 a.m.: 22 IR 1423; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; filed Nov 13, 2015, 2:37 p.m.: 20151209-IR-068150113FRA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-4-5 Point total announcement**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 5. (a) After the dice come to rest, the stickperson shall clearly and audibly announce the point total based on the uppermost face of each die. If there is a dispute as to which face of a die is uppermost, the boxperson shall make the final decision. The boxperson may declare the roll invalid in accordance with section 4(c)(11) of this rule. Supervisory personnel of the riverboat licensee may overrule the decision of the boxperson and may declare the roll invalid in accordance with section 4(c)(11) of this rule.

(b) After the stickperson has announced the point total of the throw, the stickperson shall rake the dice with the appropriate stick to the center of the table in an area of the craps layout located in front of the stickperson. The stickperson shall make a good faith effort to ensure that the uppermost face of the dice continues to reflect the point total announced by the stickperson until all wagers for that roll have been settled.

(c) The dice shall not be returned to the shooter until all wagers made on a roll have been settled. (*Indiana Gaming Commission; 68 IAC 10-4-5; filed Oct 30, 1997, 12:40 p.m.: 21 IR 925; errata filed Feb 6, 1998, 10:30 a.m.: 21 IR 2128; filed Dec 29, 1998, 10:43 a.m.: 22 IR 1424; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-4-6 Permissible wagers**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 6. (a) Riverboat licensees may allow patrons to place the following wagers:

- (1) Pass bet.
- (2) Don't pass bet.
- (3) Come bet.
- (4) Don't come bet.
- (5) Any craps bet.
- (6) Craps two bet.
- (7) Craps three bet.

- (8) Craps twelve bet.
- (9) Craps and eleven bet.
- (10) Any seven bet.
- (11) Eleven bet.
- (12) Four the hard way bet.
- (13) Six the hard way bet.
- (14) Eight the hard way bet.
- (15) Ten the hard way bet.
- (16) Big six bet.
- (17) Big eight bet.
- (18) Field bet.
- (19) Horn bet.
- (20) Horn high bet.
- (21) Place bet.
- (22) Buy bet.
- (23) Lay bet.
- (24) World bet.
- (25) High low bet.

(b) Riverboat licensees may not allow patrons to place any other wagers unless approved by the commission in accordance with section 2(b)(5) of this rule. (*Indiana Gaming Commission; 68 IAC 10-4-6; filed Oct 30, 1997, 12:40 p.m.: 21 IR 925; errata filed Feb 6, 1998, 10:30 a.m.: 21 IR 2128; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-4-7 Wagers; wagering rules; outcomes**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 7. (a) A pass bet is a wager that is placed on the pass line of the craps layout and that may be placed at any time. The following are the outcomes of the pass bet:

- (1) The pass bet shall win if one (1) of the following occurs:
  - (A) One (1) of the following totals is thrown on the come-out roll:
    - (i) Seven (7).
    - (ii) Eleven (11).
  - (B) One (1) of the following point totals is thrown and that same total is thrown again before a seven (7) appears:
    - (i) Four (4).
    - (ii) Five (5).
    - (iii) Six (6).
    - (iv) Eight (8).
    - (v) Nine (9).
    - (vi) Ten (10).
- (2) The pass bet shall lose if one (1) of the following occurs:
  - (A) One (1) of the following point totals is thrown on the come-out roll:
    - (i) Two (2).
    - (ii) Three (3).
    - (iii) Twelve (12).
  - (B) One (1) of the following point totals is thrown and a seven (7) subsequently appears before that same point total is thrown:
    - (i) Four (4).
    - (ii) Five (5).

- (iii) Six (6).
- (iv) Eight (8).
- (v) Nine (9).
- (vi) Ten (10).

(b) A don't pass bet is a wager that is placed on the don't pass line of the craps layout. A don't pass bet may only be placed before the come-out roll is thrown. The following are the outcomes of the don't pass bet:

(1) The don't pass bet shall win if one (1) of the following occurs:

(A) One (1) of the following point totals is thrown on the come-out roll:

- (i) Two (2).
- (ii) Three (3).

(B) One (1) of the following point totals is thrown and a seven (7) subsequently appears before that same point total is thrown again:

- (i) Four (4).
- (ii) Five (5).
- (iii) Six (6).
- (iv) Eight (8).
- (v) Nine (9).
- (vi) Ten (10).

(2) The don't pass bet shall lose if one (1) of the following occurs:

(A) One (1) of the following point totals is thrown on the come-out roll:

- (i) Seven (7).
- (ii) Eleven (11).

(B) One (1) of the following point totals is thrown and that point total is thrown again before a seven (7) is thrown:

- (i) Four (4).
- (ii) Five (5).
- (iii) Six (6).
- (iv) Eight (8).
- (v) Nine (9).
- (vi) Ten (10).

(3) The don't pass bet is void and returned to the patron if a point total of twelve (12) is thrown on the come-out roll.

(c) The come bet is a wager that is placed on the come area of the craps layout and may be placed at any time after the come-out roll has been thrown. The following are the outcomes of the come bet:

(1) The come bet shall win if one (1) of the following occurs:

(A) One (1) of the following point totals is thrown on the roll immediately following the placement of the come bet:

- (i) Seven (7).
- (ii) Eleven (11).

(B) One (1) of the following point totals is thrown and that total is thrown again before a seven (7) appears:

- (i) Four (4).
- (ii) Five (5).
- (iii) Six (6).
- (iv) Eight (8).
- (v) Nine (9).
- (vi) Ten (10).

(2) The come bet shall lose if one (1) of the following occurs:

(A) One (1) of the following point totals is thrown immediately after the placement of the come bet:

- (i) Two (2).
- (ii) Three (3).
- (iii) Twelve (12).

(B) One (1) of the following point totals is thrown and a seven (7) subsequently appears before that point total is thrown again:

- (i) Four (4).
- (ii) Five (5).
- (iii) Six (6).
- (iv) Eight (8).
- (v) Nine (9).
- (vi) Ten (10).

(d) The don't come bet is a wager that is placed on the don't come area of the craps layout and that may be placed at any time after the come-out roll has been thrown. The following are the outcomes of the don't come bet:

(1) The don't come bet shall win if one (1) of the following occurs:

(A) One (1) of the following point totals is thrown on the roll immediately following the placement of the don't come bet:

- (i) Two (2).
- (ii) Three (3).

(B) One (1) of the following point totals is thrown and a seven (7) subsequently appears before that point total is thrown again:

- (i) Four (4).
- (ii) Five (5).
- (iii) Six (6).
- (iv) Eight (8).
- (v) Nine (9).
- (vi) Ten (10).

(2) The don't come bet shall lose if one (1) of the following occurs:

(A) One (1) of the following point totals is thrown on the roll immediately following the placement of the don't come bet:

- (i) Seven (7).
- (ii) Eleven (11).

(B) One (1) of the following point totals is thrown and that point total is thrown again before a seven (7) appears:

- (i) Four (4).
- (ii) Five (5).
- (iii) Six (6).
- (iv) Eight (8).
- (v) Nine (9).
- (vi) Ten (10).

(3) The don't come bet is void and the wager returned to the patron if a point total of twelve (12) is thrown on the roll immediately following the placement of the don't come bet.

(e) The any craps bet is a one (1) roll wager that may be made at any time and that will win if one (1) of the following point totals is thrown on the roll immediately following the placement of the any craps bet:

- (1) Two (2).
- (2) Three (3).
- (3) Twelve (12).

The any craps bet will lose if any other point total is thrown on the roll immediately following the placement of the any craps bet.

(f) The craps two bet is a one (1) roll wager that may be made at any time. The craps two wager will win if a point total of two (2) is thrown on the roll immediately following the placement of the craps two bet and loses if any other point total is thrown on the roll immediately following the placement of the craps two bet.

(g) The craps three bet is a one (1) roll wager that may be made at any time. The craps three wager will win if a point total of three (3) is thrown on the roll immediately following the placement of the craps three bet and loses if any other point total is thrown on the roll immediately following the placement of the craps three bet.

(h) The craps twelve bet is a one (1) roll wager that may be made at any time. The craps twelve wager will win if a point total of twelve (12) is thrown on the roll immediately following the placement of the craps twelve bet and loses if any other point total is thrown on the roll immediately following the placement of the craps twelve bet.

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CONDUCT OF GAMING

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(i) The craps and eleven bet is a one (1) roll split wager that may be made at any time. The craps and eleven bet will be split in one-half (½) with equal portions being placed on the craps and the eleven (11). The craps and eleven bet will win if one (1) of the following totals is thrown on the roll immediately following the placement of the wager:

- (1) Two (2).
- (2) Three (3).
- (3) Eleven (11).
- (4) Twelve (12).

The craps and eleven bet is paid off based upon only that one-half (½) of the wager that is placed on the craps and a two (2), three (3), or a twelve (12) is thrown resulting in a winning wager or based upon only that one-half (½) of the wager that is placed on the eleven (11) and the eleven (11) is thrown resulting in a winning wager. The other one-half (½) of the wager is lost.

(j) The any seven wager is a one (1) roll wager that may be made at any time and that will win if a point total of seven (7) is thrown on the roll immediately following the placement of the any seven bet and shall lose if any other point total is thrown on the roll immediately following the placement of the any seven bet. The any seven wager will lose if any other point total is thrown on the roll immediately following the placement of the any seven wager.

(k) The eleven bet is a one (1) roll wager that may be made at any time and that wins if a total of eleven (11) is thrown on the roll immediately following the placement of the wager.

(l) The four the hard way bet is a wager that may be made at any time and that wins if a total of four (4) is thrown the hard way before a four (4) is thrown in any other way and before a seven (7) is thrown.

(m) The six the hard way bet is a wager that may be made at any time and that wins if a total of six (6) is thrown the hard way before a six (6) is thrown in any other way and before a seven (7) is thrown.

(n) The eight the hard way bet is a wager that may be made at any time and that wins if a total of eight (8) is thrown the hard way before an eight (8) is thrown in any other way and before a seven (7) is thrown.

(o) The ten the hard way bet is a wager that may be made at any time and that wins if a total of ten (10) is thrown the hard way before a ten (10) is thrown in any other way and before a seven (7) is thrown.

(p) The big six bet is a wager that may be made at any time and that wins if a six (6) is thrown before a seven (7) is thrown.

(q) The big eight bet is a wager that may be made at any time and that wins if an eight (8) is thrown before a seven (7) is thrown.

(r) The field bet is a one (1) roll wager that may be made at any time and that wins if one (1) of the following totals is thrown on the roll immediately following the placement of the field bet:

- (1) Two (2).
- (2) Three (3).
- (3) Four (4).
- (4) Nine (9).
- (5) Ten (10).
- (6) Eleven (11).
- (7) Twelve (12).

The field bet loses if any other point total is thrown on the roll immediately following the placement of the field bet.

(s) The horn bet is a one (1) roll wager that may be made at any time and that wins if any of the following totals are thrown immediately following the placement of the horn bet:

- (1) Two (2).
- (2) Three (3).
- (3) Eleven (11).
- (4) Twelve (12).

The horn bet will lose if any other number is thrown on the roll immediately following the placement of the wager.

(t) The horn high bet is a one (1) roll split wager that may be made at any time. The following horn high wagers may be placed:

- (1) Horn high aces.
- (2) Horn high three.
- (3) Horn high eleven.
- (4) Horn high twelve.

Horn high bets must be placed in units of five (5). Four-fifths (4/5) of the wager is allocated to the horn bet with the remaining one-

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CONDUCT OF GAMING

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fifth (1/5) being allocated on the number listed in subdivisions (1) through (4) that is designated by the patron. The portion of the wager designated to the horn bet will win if a two (2), three (3), eleven (11), or twelve (12) is thrown on the roll immediately following the placement of the horn high wager. If any other point total is thrown, that portion designated to the horn bet will lose. The remaining one-fifth (1/5) of the wager is designated to the high portion of the bet and will win if the number designated by the player is thrown on the roll immediately following the placement of the horn high wager. If any point total other than the number designated by the player as the high portion of the bet is thrown on the roll immediately following the placement of the horn high bet, the one-fifth (1/5) portion of the bet designated to the high portion is lost.

(u) A place bet means a wager that may be made at any time on the following numbers:

- (1) Four (4).
- (2) Five (5).
- (3) Six (6).
- (4) Eight (8).
- (5) Nine (9).
- (6) Ten (10).

A place bet will win if the number on which the bet is placed is thrown before a seven (7) is thrown. A place bet will lose if the number seven (7) is thrown before the number on which the wager is placed is thrown.

(v) The buy bet is a wager that may be made at any time any of the following numbers:

- (1) four (4);
- (2) five (5);
- (3) six (6);
- (4) eight (8);
- (5) nine (9); or
- (6) ten (10).

The buy bet will win if the number on which the wager was placed is thrown before a seven (7) is thrown. The buy bet will lose if a seven (7) is thrown before the number on which the wager is placed is thrown. The patron may pay a commission when placing a buy bet in return for receiving true odds if the buy bet wins.

(w) A lay bet means a wager that may be placed on any of the following numbers:

- (1) Four (4).
- (2) Five (5).
- (3) Six (6).
- (4) Eight (8).
- (5) Nine (9).
- (6) Ten (10).

The lay bet may be placed at any time and will win if a seven (7) is thrown before the number on which the bet is placed is thrown. The patron may pay a commission when placing the lay bet in return for receiving true odds if the lay bet wins.

(x) The world bet is a one (1) roll split wager that may be made at any time and that must be made in units of five (5). One-fifth (1/5) of the wager is allocated to the following numbers:

- (1) Two (2).
- (2) Three (3).
- (3) Seven (7).
- (4) Eleven (11).
- (5) Twelve (12).

The world bet will win if one (1) of the numbers listed in subdivisions (1) through (5) are thrown on the roll immediately following the placement of the wager. The world bet is paid off based upon only that one-fifth (1/5) portion of the wager that is placed on the number that is thrown and results in a winning wager. The other four-fifths (4/5) of the wager is lost. The world bet loses if any other point total is thrown on the roll immediately following the placement of the world bet.

(y) The high low bet is a one (1) roll split wager that may be made at any time. The high low bet is split in one-half (1/2) with equal portions being placed on the two (2) and the twelve (12). The high low bet will win if either a two (2) or a twelve (12) is thrown on the roll immediately following the placement of the bet. The high low bet is paid off based upon only that one-half (1/2) of the wager that is placed on the number that is thrown and results in a winning wager. The other one-half (1/2) of the wager is lost. (*Indiana*

*Gaming Commission; 68 IAC 10-4-7; filed Oct 30, 1997, 12:40 p.m.: 21 IR 925; errata filed Feb 6, 1998, 10:30 a.m.: 21 IR 2128; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-4-8 Supplemental wagers**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 8. (a) The riverboat licensee may allow the patron to make supplemental wagers in accordance with subsection (b). The riverboat licensee may limit the amount of the supplemental wager placed by the patron. Supplemental wagers are paid at true odds. Riverboat licensees may require a patron to increase a supplemental wager to the next increment that will allow the payment of true odds.

(b) The riverboat licensee may allow the patron to place the following supplemental wagers:

(1) When a patron makes a pass bet and one (1) of the totals in clauses (A) through (F) is thrown on the come-out roll:

- (A) Four (4).
- (B) Five (5).
- (C) Six (6).
- (D) Eight (8).
- (E) Nine (9).
- (F) Ten (10).

The patron shall have the option of making a supplemental wager in support of the pass bet. If the pass bet wins, the patron shall be paid based on the odds established for the pass bet and the odds established for the supplemental bet in accordance with section 2(b)(8) of this rule.

(2) When a patron makes a don't pass bet and one (1) of the totals in clauses (A) through (F) is thrown on the come-out roll:

- (A) Four (4).
- (B) Five (5).
- (C) Six (6).
- (D) Eight (8).
- (E) Nine (9).
- (F) Ten (10).

The patron shall have the option of making a supplemental wager in support of the don't pass bet. If the don't pass bet wins, the patron shall be paid based on the odds established for the pass bet and the odds established for the supplemental bet in accordance with section 2(b)(8) of this rule.

(3) When a patron makes a come bet and one (1) of the totals in clauses (A) through (F) is thrown on the roll immediately following the placement of the bet:

- (A) Four (4).
- (B) Five (5).
- (C) Six (6).
- (D) Eight (8).
- (E) Nine (9).
- (F) Ten (10).

The patron shall have the option of making a supplemental wager in support of the come bet. If the come bet wins, the patron shall be paid based on the odds established for the come bet and the odds established for the supplemental bet in accordance with section 2(b)(8) of this rule.

(4) When a patron makes a don't come bet and one (1) of the totals in clauses (A) through (F) is thrown on the roll immediately following the placement of the bet:

- (A) Four (4).
- (B) Five (5).
- (C) Six (6).

- (D) Eight (8).
- (E) Nine (9).
- (F) Ten (10).

The patron shall have the option of making a supplemental wager in support of the don't come bet. If the don't come bet wins, the patron shall be paid based on the odds established for the don't come bet and the odds established for the supplemental bet in accordance with section 2(b)(8) of this rule.

*(Indiana Gaming Commission; 68 IAC 10-4-8; filed Oct 30, 1997, 12:40 p.m.: 21 IR 929; errata filed Feb 6, 1998, 10:30 a.m.: 21 IR 2128; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-4-9 Posting of odds**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 9. Riverboat licensees shall have the odds that they will pay winning wagers posted on the layout or on a placard attached to the craps table. *(Indiana Gaming Commission; 68 IAC 10-4-9; filed Oct 30, 1997, 12:40 p.m.: 21 IR 929; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-4-10 Placement and acceptance of wagers**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 10. (a) Wagers shall be placed before the dice are thrown.

(b) If a patron presents cash to place a wager, the cash must be immediately converted into chips by the dealer or the stickperson before the dice are thrown. If the cash is not converted into chips before the dice are thrown, the wager shall not be considered as having been made.

(c) Except as provided in subsection (d), a wager made on any bet may be removed or reduced by the patron at any time prior to the roll that determines the outcome of the bet.

(d) The patron may not reduce or remove a pass or a come bet placed by the patron after a come-out point or come point is established with respect to the bet.

(e) The patron may increase the amount of the wager the patron has placed on the pass line or the come line after the comeout point or come point is established with respect to the bet.

(f) The patron may remove or reduce a wager the patron placed on a don't come bet or a don't pass bet at any time, but the patron may not increase or replace the don't come bet or don't pass bet once it has been decreased or removed.

(g) The patron may not alter or remove any wager after the dice have left the shooter's hands.

(h) The patron is responsible for ensuring that his or her bets are placed on the appropriate area of the craps layout that designates the bet that the patron wants the wager placed on. *(Indiana Gaming Commission; 68 IAC 10-4-10; filed Oct 30, 1997, 12:40 p.m.: 21 IR 929; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; filed Nov 13, 2015, 2:37 p.m.: 20151209-IR-068150113FRA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**Rule 5. Big Six**

**68 IAC 10-5-1 General provisions**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 1. (a) This rule applies to all riverboat licensees.

- (b) The game of Big Six shall be conducted in conformance with this rule.
- (c) Riverboat licensees may only offer the game of Big Six on a table and layout that are in compliance with 68 IAC 14.
- (d) The following definitions apply throughout this rule:
  - (1) "Clapper" means the item located on the frame of the wheel that will stop on a number to designate a winner.
  - (2) "Peg" means the items located on the wheels that protrude from the wheel so that the clapper may stop on a number to designate a winner.

*(Indiana Gaming Commission; 68 IAC 10-5-1; filed Jul 18, 1996, 8:55 a.m.: 19 IR 3301; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-5-2 Submission of rules of game**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 2. (a) In accordance with 68 IAC 1-1, the riverboat licensee or riverboat license applicant shall submit rules of the game covering Big Six if the riverboat licensee will offer the game of Big Six.

- (b) The rules of the game for Big Six shall include, but are not limited to, the following:
  - (1) The number of Big Six tables on the riverboat.
  - (2) The location of the Big Six wheels and tables on the riverboat.
  - (3) The minimum and maximum wagers that will be allowed. Whether the minimum and maximum wager will be based on:
    - (A) the total bet placed by the patron on one (1) or more numbers; or
    - (B) the minimum or maximum wager will be determined by the amount placed on an individual number by a patron.
  - (4) The procedures that will be utilized by the riverboat licensee to raise the house limit for individual patrons.
  - (5) The manner in which the winning number will be determined if the clapper stops on a peg rather than a number.
  - (6) The manner in which any irregularity not covered by this rule will be handled.
  - (7) Any additional rules of the game the riverboat licensee wants to impose that are in compliance with this article.
  - (8) Any other information deemed necessary by the executive director, the commission, or the riverboat licensee to ensure compliance with the Act and this title and to ensure the integrity of the game.

*(Indiana Gaming Commission; 68 IAC 10-5-2; filed Jul 18, 1996, 8:55 a.m.: 19 IR 3301; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-5-3 Game play**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 3. (a) The dealer shall spin the wheel. The number that the clapper stops on is the winning number.

(b) The riverboat licensee may allow a patron to bet on as many numbers as the patron desires. *(Indiana Gaming Commission; 68 IAC 10-5-3; filed Jul 18, 1996, 8:55 a.m.: 19 IR 3301; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-5-4 Wagering rules; payment of wagers**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 4. (a) All bets must be placed by patrons before the wheel is spun. The patron may make a wager not less than the minimum nor more than the maximum amount set for the Big Six table by the riverboat licensee.

- (b) Winning wagers must be paid at the following odds:
  - (1) A bet on the one dollar (\$1) insignia must be paid at the odds of at least one (1) to one (1).

- (2) A bet on the two dollar (\$2) insignia must be paid at the odds of at least two (2) to one (1).
- (3) A bet on the five dollar (\$5) insignia must be paid at the odds of at least five (5) to one (1).
- (4) A bet on the ten dollar (\$10) insignia must be paid at the odds of at least ten (10) to one (1).
- (5) A bet on the twenty dollar (\$20) insignia must be paid at the odds of at least twenty (20) to one (1).
- (6) A bet on the joker insignia must be paid at the odds of at least forty (40) to one (1).
- (7) A bet on the logo or design insignia approved by the executive director in accordance with 68 IAC 14-9-2 shall be paid at the odds of at least forty (40) to one (1).

(c) Promotional wagers must be paid at odds approved by the executive director. (*Indiana Gaming Commission; 68 IAC 10-5-4; filed Jul 18, 1996, 8:55 a.m.: 19 IR 3302; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

## **Rule 6. Caribbean Stud Poker**

### **68 IAC 10-6-1 General provisions**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 1. (a) This rule applies to all riverboat licensees.

(b) Caribbean Stud Poker shall be conducted in conformance with this rule.

(c) Riverboat licensees may only offer the game of Caribbean Stud Poker on a table and layout that is in compliance with 68 IAC 14-10.

(d) The following definitions apply throughout this rule:

(1) "Bonus payment hand" means a hand in which the patron has one (1) of the following combinations:

- (A) Royal flush.
- (B) Straight flush.
- (C) Four (4) of a kind.
- (D) Full house.
- (E) Flush.
- (F) Straight.
- (G) Three (3) of a kind.
- (H) Two (2) pairs.

(2) "Deal" means the distribution of the playing cards among the players and the dealer.

(3) "Dealer" means the occupational licensee of the riverboat licensee who is responsible for dealing the cards at the Caribbean Stud Poker table.

(4) "Minimum play level hand" means a hand in which the dealer has an ace king combination or better in the dealer's hand.

(5) "Minimum win level" means a hand in which the patron has a combination that beats the dealer's minimum play level hand, but does not qualify as a bonus payment hand.

(6) "Progressive feature" means a Caribbean Stud Poker game that is attached to a progressive controller that increases the payment uniformly as the progressive feature of the Caribbean Stud Poker games attached to the link is played by the patron.

(*Indiana Gaming Commission; 68 IAC 10-6-1; filed Apr 17, 1997, 10:00 a.m.: 20 IR 2282; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

### **68 IAC 10-6-2 Submission of rules of game**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 2. (a) In accordance with 68 IAC 10-1, the riverboat license or riverboat license applicant shall submit rules of the game covering Caribbean Stud Poker if the riverboat licensee will offer the game of Caribbean Stud Poker.

(b) The rules of the game for Caribbean Stud Poker shall include, but are not limited to, the following:

- (1) Whether the riverboat licensee will utilize an automatic shuffling machine that has been approved as associated equipment in accordance with 68 IAC 2-7.
- (2) The number of Caribbean Stud Poker tables that will be on the riverboat.
- (3) The Caribbean Stud Poker tables that will utilize a progressive feature in accordance with section 5 of this rule.
- (4) The location of the Caribbean Stud Poker tables on the riverboat.
- (5) The minimum and maximum wages that will be allowed.
- (6) The procedures that will be utilized by the riverboat licensee to raise the house limit for individual patrons.
- (7) The odds that the riverboat licensee will pay on the patron's ante if the dealer does not have a minimum play level hand.
- (8) The odds that the riverboat licensee will pay on the patron's ante if the patron's hand is better than the dealer's minimum play level hand.
- (9) The odds that the riverboat licensee will pay on the patron's bet if the patron's hand is better than the dealer's minimum play level hand.
- (10) The odds that the riverboat licensee will offer on bonus payment hands if those odds differ from the odds set forth in section 4 of this rule.
- (11) The manner in which the riverboat licensee will handle any irregularities.
- (12) Any additional rules of the game the riverboat licensee wants to impose that are in compliance with this article.
- (13) Any other information deemed necessary by the executive director, the commission, or the riverboat licensee to ensure compliance with this Act and this title and to ensure the integrity of the game.

*(Indiana Gaming Commission; 68 IAC 10-6-2; filed Apr 17, 1997, 10:00 a.m.: 20 IR 2282; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-6-3 Cards**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 3. (a) Playing cards used in Caribbean Stud Poker games shall comply with 68 IAC 14-3.

(b) Each hand of Caribbean Stud Poker shall be conducted utilizing one (1) deck of playing cards.

(c) When a new deck of playing cards is put into play, the cards should be sorted and inspected in accordance with 68 IAC 14-3. After the cards are sorted and inspected, the dealer must spread the cards out, face upward on the table, for visual inspection by the players.

(d) After the cards are visually inspected by the players, the cards must be placed face down on the table and randomly intermixed so that the cards are no longer in sequential order.

(e) After the cards have been randomly intermixed in accordance with subsection (d), the cards must be:

- (1) turned face downward on the table;
- (2) shuffled so that they are randomly intermixed; and
- (3) stacked.

(f) Cards may be shuffled utilizing an automatic card shuffler that has been approved in accordance with 68 IAC 2-7.

(g) The deck of cards must be reshuffled after each hand of Caribbean Stud Poker is completed. *(Indiana Gaming Commission; 68 IAC 10-6-3; filed Apr 17, 1997, 10:00 a.m.: 20 IR 2283; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-6-4 Play of the game; wagers**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 4. (a) Play of the game shall proceed in accordance with the following:

- (1) United States patent number 4,836,553, except that the bonus payment hand for a royal flush is not required to be paid at

odds of at least two hundred fifty (250) to one (1).

(2) United States patent number 4,948,134, except that the bonus payment hand for a royal flush is not required to be paid at odds of at least two hundred fifty (250) to one (1).

(3) United States patent number 5,022,653, except that the bonus payment hand for a royal flush is not required to be paid at odds of at least two hundred fifty (250) to one (1).

(b) Unless otherwise submitted and approved in accordance with section 2 of this rule, bonus payment hands shall be paid at the following odds:

(1) A royal flush must be paid at odds of at least one hundred (100) to one (1).

(2) A straight flush must be paid at odds of at least fifty (50) to one (1).

(3) Four (4) of a kind must be paid at odds of at least twenty (20) to one (1).

(4) A full house must be paid at odds of at least seven (7) to one (1).

(5) A flush must be paid at odds of at least five (5) to one (1).

(6) A straight must be paid at odds of at least four (4) to one (1).

(7) Three (3) of a kind must be paid at odds of at least three (3) to one (1).

(8) Two (2) pairs must be paid at odds of at least two (2) to one (1).

*(Indiana Gaming Commission; 68 IAC 10-6-4; filed Apr 17, 1997, 10:00 a.m.: 20 IR 2283; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

#### **68 IAC 10-6-5 Progressive feature**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 5. (a) Riverboat licensees may add a progressive feature to Caribbean Stud Poker tables that are located within one (1) riverboat.

(b) The riverboat licensee must maintain a record of the amount shown on a progressive jackpot meter.

(c) Supporting documents must be maintained to explain any reduction in the payoff amount from a previous entry.

(d) The records and documents must be retained in Indiana for a period of five (5) years unless otherwise provided by the executive director in writing.

(e) The Caribbean Stud Poker tables utilizing the progressive feature must be linked to a progressive meter or meters showing the current payoff to all players who are playing a Caribbean Stud Poker game that may potentially win the progressive amount.

(f) During the normal operating mode of the progressive controller, the controller must do the following:

(1) Continuously monitor each Caribbean Stud Poker table attached to the controller to detect any credits wagered.

(2) Multiply the credits wagered by the programmed rate of progression and denomination in order to determine the correct amounts to apply to the progressive jackpot.

(g) The progressive display must be constantly updated as play on the link is continued. It will be acceptable to have a slight delay in the update as long as when a jackpot is triggered the jackpot amount is shown immediately.

(h) At least one (1) progressive display to which a group of Caribbean Stud Poker tables is linked must continuously display the amount of the progressive jackpot that a patron may win.

(i) When more than one (1) Caribbean Stud Poker table is linked to a progressive controller, the progressive controller shall automatically reset to the reset amount and continue normal play. The reset amount must be displayed on the progressive display. During this time, it is sufficient for the progressive display to alternately display the jackpot amount that was won and the reset amount.

(j) If the progressive feature is utilized, it shall proceed in accordance with the following:

(1) United States patent number 4,861,041.

(2) United States patent number 5,078,405.

(3) United States patent number 5,112,060.

(4) United States patent number 5,364,104.

(5) United States patent number 5,377,994.

*(Indiana Gaming Commission; 68 IAC 10-6-5; filed Apr 17, 1997, 10:00 a.m.: 20 IR 2283; readopted filed Nov 25, 2002, 10:11*

a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; filed Nov 13, 2015, 2:37 p.m.: 20151209-IR-068150113RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)

## Rule 7. Let It Ride

### 68 IAC 10-7-1 General provisions

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 1. (a) This rule applies to all riverboat licensees.

(b) Let It Ride shall be conducted in conformance with this rule.

(c) Riverboat licensees may only offer the game of Let It Ride on a table and layout that is in compliance with 68 IAC 14-11.

(d) The following definitions apply throughout this rule:

(1) "Deal" means the distribution of the playing cards among the players and the dealer.

(2) "Dealer" means the occupational licensee of the riverboat licensee who is responsible for dealing the cards at the Let It Ride table.

(Indiana Gaming Commission; 68 IAC 10-7-1; filed Mar 21, 1997, 10:00 a.m.: 20 IR 2095; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)

### 68 IAC 10-7-2 Submission of rules of game

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 2. (a) In accordance with 68 IAC 10-1, the riverboat licensee or riverboat license applicant shall submit rules of the game covering Let It Ride if the riverboat licensee will offer the game of Let It Ride.

(b) The rules of the game for Let It Ride shall include, but are not limited to, the following:

(1) Whether the riverboat licensee will utilize an automatic shuffling machine that has been approved as associated equipment in accordance with 68 IAC 2-7.

(2) The number of Let It Ride tables that will be on the riverboat.

(3) The location of the Let It Ride tables on the riverboat.

(4) The Let It Ride tables that will offer the bonus feature.

(5) The minimum and maximum wagers that will be allowed.

(6) The odds that the riverboat licensee will pay on the patron's winning hand if those odds differ from the odds set forth in section 4 of this rule.

(7) The procedures that will be utilized by the riverboat licensee to raise the house limit for individual patrons.

(8) The manner in which the riverboat licensee will handle any irregularities.

(9) Any additional rules of the game the riverboat licensee wants to impose that are in compliance with this article.

(10) Any other information deemed necessary by the executive director, the commission, or the riverboat licensee to ensure compliance with this Act and this title and to ensure the integrity of the game.

(Indiana Gaming Commission; 68 IAC 10-7-2; filed Mar 21, 1997, 10:00 a.m.: 20 IR 2095; errata filed May 7, 1997, 4:00 p.m.: 20 IR 2413; filed Jun 1, 1998, 3:07 p.m.: 21 IR 3708; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)

### 68 IAC 10-7-3 Cards

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 3. (a) Playing cards used in Let It Ride shall comply with 68 IAC 14-3.

(b) Each hand of Let It Ride shall be conducted utilizing one (1) deck of playing cards.

(c) When a new deck of playing cards is put into play, the cards should be sorted and inspected in accordance with 68 IAC 14-3. After the cards are sorted and inspected, the dealer must spread the cards out, face upward on the table, for visual inspection by the players.

(d) After the cards are visually inspected by the players, the cards must be placed face down on the table and randomly intermixed so that the cards are no longer in sequential order.

(e) After the cards have been randomly intermixed in accordance with subsection (d), the cards must be:

- (1) turned face downward on the table;
- (2) shuffled so that they are randomly intermixed; and
- (3) stacked.

(f) Cards may be shuffled utilizing an automatic card shuffler that has been approved in accordance with 68 IAC 2-7. The automatic card shuffler must dispense the cards in stacks of three (3) playing cards.

(g) The deck of cards must be reshuffled after each hand of Let It Ride is completed.

(h) If an automatic card shuffler is utilized, the riverboat licensee may use a second deck of playing cards that meets the requirements of subsection (a) and that has a different color of back than the first deck of playing cards. If two (2) decks of cards are utilized with an automatic card shuffler, one (1) deck of cards should be placed in play while the second deck of cards is placed in the automatic card shuffler. The two (2) decks of cards with different color backs must be alternated in and out of play with each deck being used for alternate rounds of play. The cards from only one (1) deck of cards shall be placed in the discard rack at a given time. *(Indiana Gaming Commission; 68 IAC 10-7-3; filed Mar 21, 1997, 10:00 a.m.: 20 IR 2096; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

#### **68 IAC 10-7-4 Play of the game; wagers**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 4. (a) Play of the game shall proceed in accordance with United States patent number 5,288,081.

(b) Unless otherwise submitted and approved in accordance with section 2 of this rule, winning hands shall be paid at the following odds:

(1) A royal flush must be paid at odds of at least one thousand (1,000) to one (1).

(2) A straight flush must be paid at odds of at least two hundred (200) to one (1).

(3) Four (4) of a kind must be paid at odds of at least fifty (50) to one (1).

(4) A full house must be paid at odds of at least eleven (11) to one (1).

(5) A flush must be paid at odds of at least eight (8) to one (1).

(6) A straight must be paid at odds of at least five (5) to one (1).

(7) Three (3) of a kind must be paid at odds of at least three (3) to one (1).

(8) Two (2) pairs must be paid at odds of at least two (2) to one (1).

(9) A pair of tens (10s) or better must be paid at odds of at least one (1) to one (1).

*(Indiana Gaming Commission; 68 IAC 10-7-4; filed Mar 21, 1997, 10:00 a.m.: 20 IR 2096; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

#### **68 IAC 10-7-5 Bonus feature**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 5. (a) Riverboat licensees may add a bonus feature to Let It Ride tables.

(b) Let It Ride tables with the bonus feature must be connected to a table controller located on the table in close proximity to the dealer. The table controller is connected to the central computer system and must register the placement of the one dollar (\$1)

bonus bet that may be placed by a player.

(c) A player may place a bonus bet by depositing a one dollar (\$1) chip in the appropriate depository. A sensor light must illuminate that indicates that the player has placed a bonus bet. After the dealer has announced, "No more bets", the dealer shall press the lock out switch that bars the placement of additional bonus bets.

(d) The bonus hand will not be paid unless the player obtains a hand containing at least two (2) pairs.

(e) Winning bonus hands shall be paid the following amounts:

- (1) A royal flush bonus hand shall receive ten thousand dollars (\$10,000).
- (2) A straight flush bonus hand shall receive two thousand dollars (\$2,000).
- (3) Four (4) of a kind shall receive one hundred dollars (\$100).
- (4) A full house shall receive seventy-five dollars (\$75).
- (5) A flush shall receive fifty dollars (\$50).
- (6) A straight shall receive twenty-five dollars (\$25).
- (7) Three (3) of a kind shall receive eight dollars (\$8).
- (8) Two (2) pairs shall receive four dollars (\$4).

*(Indiana Gaming Commission; 68 IAC 10-7-5; filed Jun 1, 1998, 3:07 p.m.: 21 IR 3709; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; filed Nov 13, 2015, 2:37 p.m.: 20151209-IR-068150113FRA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

## **Rule 8. Caribbean Draw Poker**

### **68 IAC 10-8-1 General provisions**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 1. (a) This rule applies to all riverboat licensees.

(b) Caribbean Draw Poker shall be conducted only in conformance with this rule.

(c) Riverboat licensees may only offer the game of Caribbean Draw Poker on a table and layout that is in compliance with 68 IAC 14-12.

(d) The following definitions apply throughout this rule:

(1) "Bonus payment hand" means a hand in which the patron has one (1) or more of the following combinations:

- (A) Royal flush.
- (B) Straight flush.
- (C) Four (4) of a kind.
- (D) Full house.
- (E) Flush.
- (F) Straight.
- (G) Three (3) of a kind.

(2) "Deal" means the distribution of the playing cards among the players and the dealer.

(3) "Dealer" means the occupational licensee of the riverboat licensee who is responsible for dealing cards at the Caribbean Draw Poker table.

(4) "Minimum play level hand" means a hand in which the dealer has a pair of eights or better in the dealer's hand.

(5) "Progressive feature" means a Caribbean Draw Poker game that is attached to a progressive controller that increases the payment uniformly as the progressive feature of the Caribbean Draw Poker games attached to the link is played by the patron.

*(Indiana Gaming Commission; 68 IAC 10-8-1; filed Dec 29, 1998, 10:41 a.m.: 22 IR 1421; filed Jan 27, 2000, 7:52 a.m.: 23 IR 1362; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-8-2 Submission of rules of game**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 2. (a) In accordance with 68 IAC 10-1, the riverboat licensee or riverboat license applicant shall submit rules of the game covering Caribbean Draw Poker if the riverboat licensee will offer the game of Caribbean Draw Poker.

(b) The rules of the game for Caribbean Draw Poker shall include, but are not limited to, the following:

- (1) Whether the riverboat licensee will utilize an automatic shuffling machine that has been approved as associated equipment in accordance with 68 IAC 2-7.
- (2) The number of Caribbean Draw Poker tables that will be on the riverboat.
- (3) The Caribbean Draw Poker tables that will utilize a progressive feature in accordance with section 5 of this rule.
- (4) The location of the Caribbean Draw Poker tables on the riverboat.
- (5) The minimum and maximum wagers that will be allowed.
- (6) The procedures that will be utilized by the riverboat licensee to raise the house limit for individual patrons.
- (7) The odds that the riverboat licensee will pay on the patron's ante if the dealer does not have a minimum play level hand.
- (8) The odds that the riverboat licensee will pay on the patron's ante if the patron's hand is better than the dealer's minimum play level hand.
- (9) The odds that the riverboat licensee will pay on the patron's bet if the patron's hand is better than the dealer's minimum play level hand.
- (10) The odds that the riverboat licensee will offer on bonus payment hands if those odds differ from the odds set forth in section 4 of this rule.
- (11) The manner in which the riverboat licensee will handle any irregularities.
- (12) Any additional rules of the game the riverboat licensee or riverboat license applicant wants to impose that are in compliance with this article.
- (13) Any other information deemed necessary by the executive director, the commission, or the riverboat licensee to ensure:
  - (A) compliance with this Act and this title; and
  - (B) to ensure the integrity of the game.

*(Indiana Gaming Commission; 68 IAC 10-8-2; filed Dec 29, 1998, 10:41 a.m.: 22 IR 1421; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-8-3 Cards**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 3. (a) Playing cards used in Caribbean Draw Poker games shall comply with 68 IAC 14-3.

(b) Each hand of Caribbean Draw Poker shall be conducted utilizing one (1) deck of playing cards.

(c) When a new deck of playing cards is put into play, the cards should be sorted and inspected in accordance with 68 IAC 14-3. After the cards are sorted and inspected, the dealer must spread the cards out, face upward on the table, for visual inspection by the players.

(d) After the cards are visually inspected by the players, the cards must be placed face down on the table and randomly intermixed so that the cards are no longer in sequential order.

(e) After the cards have been randomly intermixed in accordance with subsection (d), the cards must be:

- (1) turned face downward on the table;
- (2) shuffled so that they are randomly intermixed; and
- (3) stacked.

(f) Cards may be shuffled utilizing an automatic card shuffler that has been approved in accordance with 68 IAC 2-7.

(g) The deck of cards must be reshuffled after each hand of Caribbean Draw Poker is completed. *(Indiana Gaming Commission; 68 IAC 10-8-3; filed Dec 29, 1998, 10:41 a.m.: 22 IR 1422; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-*

068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)

**68 IAC 10-8-4 Play of the game; wagers**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 4. (a) Play of the game shall proceed in accordance with United States patent number 5,725,216.

(b) Unless otherwise submitted and approved in accordance with section 2 of this rule, bonus payment hands shall be paid at the following odds:

- (1) A royal flush must be paid at odds of at least one hundred (100) to one (1).
- (2) A straight flush must be paid at odds of at least forty (40) to one (1).
- (3) A four (4) of a kind must be paid at odds of at least seven (7) to one (1).
- (4) A full house must be paid at odds of at least three (3) to one (1).
- (5) A flush must be paid at odds of at least two (2) to one (1).
- (6) A straight must be paid at odds of at least two (2) to one (1).
- (7) A three (3) of a kind must be paid at odds of at least two (2) to one (1).

*(Indiana Gaming Commission; 68 IAC 10-8-4; filed Dec 29, 1998, 10:41 a.m.: 22 IR 1422; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-8-5 Progressive feature**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 5. (a) Riverboat licensees may add a progressive feature to the Caribbean Draw Poker tables that are located within one (1) riverboat.

(b) The riverboat licensee must maintain a record of the amount shown on a progressive jackpot meter.

(c) Supporting documents must be maintained to explain any reduction in the payoff amount from a previous entry.

(d) The records and documents must be retained in Indiana for a period of five (5) years unless otherwise provided by the executive director in writing after the executive director has determined that the requested retention period will ensure compliance with the Act, this title, and the integrity of the game.

(e) The Caribbean Draw Poker tables utilizing the progressive feature must be linked to a progressive meter or meters showing the current payoff to all players who are playing the Caribbean Draw Poker game that may potentially win the progressive amount.

(f) During the normal operating mode of the progressive controller, the controller must do the following:

(1) Continuously monitor each Caribbean Draw Poker table attached to the controller to detect any credits wagered.

(2) Multiply the credits wagered by the programmed rate of progression and denomination in order to determine the correct amounts to apply to the progressive jackpot.

(g) The progressive display must be constantly updated as play on the link is continued. It will be acceptable to have a slight delay in the update so long as when a jackpot is triggered the jackpot amount is shown immediately.

(h) At least one (1) progressive display to which a group of Caribbean Draw Poker tables is linked must continuously display the amount of the progressive jackpot that a patron may win.

(i) When more than one (1) Caribbean Draw Poker table is linked to a progressive controller, the progressive controller shall automatically reset to the reset amount and continue normal play when a jackpot is hit. The reset amount must be displayed on the progressive display. During this time, it is sufficient for the progressive display to alternately display the jackpot amount that was won and the reset amount.

(j) If the progressive feature is utilized, it shall proceed in accordance with United States patent number 5,725,216. *(Indiana Gaming Commission; 68 IAC 10-8-5; filed Dec 29, 1998, 10:41 a.m.: 22 IR 1422; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; filed Nov 13, 2015, 2:37 p.m.: 20151209-IR-068150113FRA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

## Rule 9. Pai Gow Poker

### 68 IAC 10-9-1 General provisions

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 1. (a) This rule applies to all riverboat licensees.

(b) Pai gow poker shall be conducted in conformance with this rule.

(c) Riverboat licensees may only offer the game of pai gow poker on a table and layout that is in compliance with 68 IAC 14.

(d) The following definitions apply throughout this rule:

(1) "Banker" means the player who elects to have other players and dealer play against the player and accepts the responsibility of paying all wagers.

(2) "Co-bank" means the period of the game where a player accepts half of the bank and the riverboat licensee accepts the balance.

(3) "Copy hand" means two (2) hands of identical rank.

(4) "Dealer" means the occupational licensee of the riverboat licensee who is responsible for dealing the cards at the pai gow poker table.

(5) "Five (5) aces" means a hand of four (4) aces and one (1) joker.

(6) "Flush" means a hand of five (5) cards all of the same suit with no regard to rank.

(7) "Four (4) of a kind" means a hand of four (4) cards of the same rank.

(8) "Full house" means a hand of three (3) cards of the same rank and two (2) cards of a different rank.

(9) "High hand" means the hand made up of a five (5) card combination. This hand must be higher in rank than the low hand and will be placed in the appropriate area of the layout.

(10) "House way" means the preset rules that govern the way the dealer must set both the dealer's high and low hands.

(11) "Low hand" or "second hand" means the hand made up of the remaining two (2) card combination of the player's or dealer's hand.

(12) "Pai gow poker shaker" means a covered container that will hold three (3) dice and that is designed to prevent the dice from being seen while the dealer is shaking it.

(13) "Pair" means a hand of two (2) cards that are the same regardless of suit.

(14) "Random number generator" means a computerized random number generator that selects and displays a number from one (1) through seven (7) and displays the number of the player designated as the starting player.

(15) "Rank" means the relative position of cards set forth in the pai gow poker rules.

(16) "Royal flush" means a hand consisting of the following cards of the same suit:

(A) One (1) ace.

(B) One (1) king.

(C) One (1) queen.

(D) One (1) jack.

(E) One (1) ten (10) of the same suit.

(17) "Setting a hand" means the process of arranging cards into two (2) hands for the dealer and the six (6) players, one (1) five (5) card and one (1) two (2) card hand.

(18) "Straight" means a hand of five (5) cards of consecutive rank with no regard to suit.

(19) "Straight flush" means a hand of five (5) consecutive cards of the same suit.

(20) "Three (3) of a kind" means a hand of three (3) cards of the same rank and two (2) others.

(21) "Two (2) pairs" means a hand of two (2) cards of the same rank and two (2) other cards of the same rank but different from the first two (2).

(22) "Vigorish" or "commission" means a charge that constitutes a percentage collected by the riverboat licensee on all winning player hands.

(e) The player banker option and the co-bank option cannot be offered by a riverboat licensee.

(f) The vigorish charged by a riverboat licensee shall not exceed five percent (5%). The amount of vigorish charged by a riverboat licensee shall be posted at the live gaming device. (*Indiana Gaming Commission; 68 IAC 10-9-1; filed Oct 18, 1999, 1:27*)

*p.m.: 23 IR 538; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-9-2 Submission of rules of game**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 2. (a) In accordance with 68 IAC 10-1, the riverboat licensee or riverboat license applicant shall submit rules of the game concerning pai gow poker if the riverboat licensee will offer the game of pai gow poker.

(b) The rules of the game for pai gow poker shall include, but are not limited to, the following:

(1) The options that will be offered by the riverboat licensee, including, but not limited to, the following options:

(A) Surrender.

(B) Any variation of pai gow poker not covered by this rule that the riverboat licensee would like to offer, and the rules by which the variation of pai gow poker will be conducted.

(2) The number of pai gow poker tables that will be on the riverboat.

(3) The minimum and maximum wagers that will be allowed.

(4) The procedures that will be utilized by the riverboat licensee to raise the house limit for individual patrons.

(5) The location of the pai gow poker tables on the riverboat.

(6) The manner in which the riverboat licensee will handle any irregularities not covered in section 17 of this rule.

(7) Whether the riverboat licensee will use an automatic card shuffler that has been approved in accordance with 68 IAC 2-7.

(8) Any additional rules of the game the riverboat licensee wants to impose that are in compliance with this article.

(9) Any other information deemed necessary by the executive director, the commission, or the riverboat licensee to ensure compliance with the Act and this title and to ensure the integrity of the game.

(10) Whether the riverboat licensee will use a random number generator or a pai gow shaker to determine the starting position.

*(Indiana Gaming Commission; 68 IAC 10-9-2; filed Oct 18, 1999, 1:27 p.m.: 23 IR 539; errata filed Dec 10, 1999, 3:29 p.m.: 23 IR 812; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-9-3 Cards**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 3. (a) Playing cards used in pai gow poker shall comply with 68 IAC 14-3.

(b) The riverboat licensee shall use one (1) deck of fifty-two (52) playing cards plus one (1) joker.

(c) A joker may only be used:

(1) as an ace;

(2) to complete a straight; or

(3) to complete any flush.

*(Indiana Gaming Commission; 68 IAC 10-9-3; filed Oct 18, 1999, 1:27 p.m.: 23 IR 539; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-9-4 Wagers; wagering rules; outcomes**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 4. (a) Before the first card is dealt in a round of play, a player may make a wager in an amount not less than the minimum nor more than the maximum amount set for the table by the riverboat licensee. All wagers must be made by placing gaming chips

on the appropriate areas of the pai gow poker layout. The player wins an amount as determined in accordance with section 6 of this rule if the sum of both of the player's hands are higher in rank than both of the dealer's hands.

(b) The following outcomes are possible in the game of pai gow poker:

(1) The player wins an amount determined in accordance with section 6 of this rule if both of the player's hands are higher in rank than both of the dealer's hands.

(2) If all cards of one (1) hand are identical in value to all cards of another hand, the hand shall be considered a copy hand. The player loses a copy hand.

(3) The wager is void and returned to the player when the player wins one (1) hand and the dealer wins the other hand.

(4) A player's wager is lost if both of the dealer's hands are higher than those of the player.

(c) Except for the surrender option, no player may handle, remove, or alter any wagers that have been made after the first card of the hand has been dealt by the dealer until the hand has been completed.

(d) No dealer or other occupational licensee may permit a player to violate this rule.

(e) A riverboat licensee may permit a player to place a wager in more than one (1) box or may limit multiple play during hours when there are insufficient seats in an establishment to accommodate patron demand. (*Indiana Gaming Commission; 68 IAC 10-9-4; filed Oct 18, 1999, 1:27 p.m.: 23 IR 540; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; filed Nov 13, 2015, 2:37 p.m.: 20151209-IR-068150113FRA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-9-5 Winning hands**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 5. The following are winning hands in the game of pai gow poker from highest to lowest:

- (1) Five (5) aces.
- (2) Royal flush.
- (3) Straight flush.
- (4) Four (4) of a kind.
- (5) Full house.
- (6) Flush.
- (7) Straight.
- (8) Three (3) of a kind.
- (9) Two (2) pairs.
- (10) One (1) pair.
- (11) Highest card.

(*Indiana Gaming Commission; 68 IAC 10-9-5; filed Oct 18, 1999, 1:27 p.m.: 23 IR 540; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-9-6 Payment of wagers**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 6. (a) Winning wagers must be paid at odds of at least one (1) to one (1) except that a commission or vigorish may be taken from the amount won. The vigorish shall be collected at the time that the winning wager is paid.

(b) Promotional wagers must be paid at odds approved by the executive director. (*Indiana Gaming Commission; 68 IAC 10-9-6; filed Oct 18, 1999, 1:27 p.m.: 23 IR 540; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-9-7 Presentation of cards; shuffle and reshuffle**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 7. (a) When a new deck is put into play, the cards should be sorted and inspected in accordance with 68 IAC 14-3. After the cards are sorted and inspected, the dealer must spread the cards out, face up on the table, for visual inspection by the players.

(b) After the cards have been visually inspected by the players, the cards must be placed face down on the table and randomly intermixed so that the cards are no longer in sequential order.

(c) After the cards have been randomly intermixed in accordance with subsection (b), the cards must be:

(1) turned face down on the table;

(2) shuffled so that they are randomly intermixed; and

(3) stacked and placed in seven (7) piles for each of the six (6) gaming positions and the dealer.

(d) The riverboat licensee may allow an occupational licensee to complete the steps set forth in subsections (a) and (b), in the presence of a supervisor, before the initial embarkation period of the gaming day.

(e) The dealer must reshuffle the cards after each round so that they are randomly intermixed. (*Indiana Gaming Commission; 68 IAC 10-9-7; filed Oct 18, 1999, 1:27 p.m.: 23 IR 540; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-9-8 Cut**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 8. After the cards have been shuffled, the dealer must offer the deck of cards with the back facing away from the dealer to the cutting player to be cut in a manner that does not expose the value of any cards to a player or a spectator. The cards must be cut at least ten (10) cards from either end of the deck. (*Indiana Gaming Commission; 68 IAC 10-9-8; filed Oct 18, 1999, 1:27 p.m.: 23 IR 541; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-9-9 Procedures for dealing cards**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 9. (a) Cards used in a pai gow poker game must be dealt from the hand or from a dealing shoe specifically designed for the purpose and located on the table to the left of the dealer.

(b) The dealer may not turn the deck upside down and must keep the deck flat. The cards must be held and dealt in a manner that does not expose the value of any card to a player or a spectator. (*Indiana Gaming Commission; 68 IAC 10-9-9; filed Oct 18, 1999, 1:27 p.m.: 23 IR 541; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-9-10 Player touching cards**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 10. (a) The riverboat licensee may allow the players to touch or hold, or both, the cards dealt to a player.

(b) Only the dealer and the player to whom the cards have been dealt may touch that player's cards.

(c) A player may not touch the cards with the player's person or any instrument in any manner that would alter, mark, bend, or otherwise allow any card to be distinguished from any other card. (*Indiana Gaming Commission; 68 IAC 10-9-10; filed Oct 18,*

1999, 1:27 p.m.: 23 IR 541; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)

**68 IAC 10-9-11 Selection of the starting position**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 11. (a) Before the cards are distributed, the dealer shall select the player who will be in the starting position for the distribution of the cards in the next hand of pai gow poker. The dealer may select the starting position for the play of the game by using one (1) of the following methods:

- (1) A random number generator.
- (2) A pai gow shaker.

(b) If a random number generator is used, it shall conspicuously display the number corresponding to the seat of the player who will be in the starting position.

(c) If a pai gow poker shaker is used to select the starting position, the following procedure shall be utilized:

- (1) The dealer shall shake the pai gow poker shaker at least three (3) times to ensure a random mix of the dice.
- (2) The dealer shall remove the lid, expose the dice, and announce the total of the dice. The number of the seat corresponding to the dice total shall become the starting position.

(d) The starting position shall be marked by placing the second cut card in the area of the betting circle near the player seated in the starting position.

(e) Any of the six (6) positions designated for players or the position designated for the dealer may be selected as the starting position. (*Indiana Gaming Commission; 68 IAC 10-9-11; filed Oct 18, 1999, 1:27 p.m.: 23 IR 541; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-9-12 The deal and play**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 12. (a) After the cards have been shuffled, the dealer shall distribute the cards into seven (7) stacks, each containing seven (7) cards. The cards shall be distributed in a clockwise direction. The cards shall be distributed into seven (7) stacks regardless of the number of players present at the pai gow poker table.

(b) Once the cards have been distributed into seven (7) stacks, the dealer shall determine that four (4) cards remain in the deck without exposing any of the cards. The four (4) remaining cards shall be placed in the discard holder. The dealer shall announce "No more bets" and then determine the starting position.

(c) The dealer shall, beginning with the starting position, place one (1) stack of seven (7) cards at each wagering position and the dealer's position in a clockwise direction. The cards shall remain face down.

(d) If no wager has been placed in the area of the layout designated for a player, the dealer shall collect the stack of seven (7) cards and place them in the discard holder without exposing any of the cards.

(e) The dealer shall then instruct the players to "Set your hands". (*Indiana Gaming Commission; 68 IAC 10-9-12; filed Oct 18, 1999, 1:27 p.m.: 23 IR 541; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-9-13 Setting the hands**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 13. (a) Once the cards are dealt by the dealer, the player shall set the player's own hand, without the assistance of the

dealer, by arranging the seven (7) cards into two (2) hands:

- (1) a high hand; and
- (2) a second highest hand.

When setting the two (2) hands, the five (5) card high hand must be higher in rank than the two (2) card low hand. Both of the player's hands must beat the dealer's hands in order to win. If a player fails to set the player's hand with the highest ranking cards in the five (5) card hand, it is considered a foul hand and it will lose immediately.

(b) Each player at the table is responsible for setting the player's own hands. Each player shall keep the seven (7) cards in full view of the dealer at all times.

(c) Once the player has set the player's own hands, the high and low hand shall be placed face down in the appropriate area of the layout. Once a player places the cards in these areas, the player may not touch them again.

(d) Once all players have set the players' hands and placed them in the layout, the dealer shall turn over the seven (7) cards dealt to the dealer's position, setting the dealer's hands, and arrange them into two (2) hands, a high hand and a low hand in the house way. The dealer shall then place the dealer's hands on the appropriate area of the layout.

(e) The dealer shall expose both hands of each player, starting from the far right and proceeding counterclockwise around the table.

(f) The dealer shall compare the high hand and low hand of each player to the high hand and low hand of the dealer and then announce if a player's wager wins, loses, or is considered a copy hand. The dealer shall immediately collect all losing wagers along with the cards of that player, indicate which wagers are tie or push wagers and collect the cards. The player loses a copy hand.

(g) All winning hands shall remain face up on the layout. Winning wagers are paid after all hands have been exposed.

(h) All cards collected by the dealer when completing the round of play shall immediately be placed in the discard holder in the manner collected to allow reconstruction of the hand if a dispute or question arises. (*Indiana Gaming Commission; 68 IAC 10-9-13; filed Oct 18, 1999, 1:27 p.m.: 23 IR 542; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

#### **68 IAC 10-9-14 Pai gow poker rankings**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 14. (a) The manner in which winning hands are determined in order of highest to lowest shall be the following:

- (1) Five (5) aces.
- (2) Royal flush.
- (3) Straight flush.
- (4) Four (4) of a kind.
- (5) Full house.
- (6) Flush.
- (7) Straight.
- (8) Three (3) of a kind.
- (9) Two (2) pairs.
- (10) One (1) pair.

(b) When comparing two (2) hands of identical poker rankings under this section, or which contain none of the poker hands authorized herein, the hand that contains the highest ranking card shall be the hand of highest rank. (*Indiana Gaming Commission; 68 IAC 10-9-14; filed Oct 18, 1999, 1:27 p.m.: 23 IR 542; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

#### **68 IAC 10-9-15 Surrender option**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

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CONDUCT OF GAMING

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Sec. 15. (a) A player may announce that the player wishes to surrender the player's hand before the dealer exposes the player's hand. The player exercising the surrender option forfeits his or her wager.

(b) If the player exercises the option, the dealer shall take the following steps:

(1) Collect the player's wager.

(2) Collect the player's cards.

(3) Verify there are seven (7) cards in the player's stack of cards without exposing the value of any of the cards.

(4) Discard the player's cards without exposing the value of any of the cards.

*(Indiana Gaming Commission; 68 IAC 10-9-15; filed Oct 18, 1999, 1:27 p.m.: 23 IR 542; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-9-16 Prohibited acts**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 16. (a) A player may touch cards only as provided in this rule.

(b) A spectator may never touch the cards.

(c) No patron or occupational licensee shall touch the cards with a patron's or a dealer's person or any instrument in any manner that would alter, mark, bend, or otherwise allow any card to be distinguished from any other card.

(d) No dealer or other riverboat licensee employee may permit a player or spectator to engage in any activity that violates this rule. *(Indiana Gaming Commission; 68 IAC 10-9-16; filed Oct 18, 1999, 1:27 p.m.: 23 IR 542; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-9-17 Irregularities**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 17. (a) A card found turned face up in the deck shall not be used in the game and shall be placed in the discard holder. If more than one (1) card is found turned face up in the deck, all hands shall be void and the cards reshuffled.

(b) If the dealer uncovers the pai gow poker shaker and all three (3) dice do not land flat on the bottom of the shaker or the die or dice fall out of the shaker, the dealer shall call a "No roll" and reshake the dice.

(c) If the dealer:

(1) incorrectly totals the dice and deals the first card or delivers the first pile of cards to the wrong position, all hands shall be called dead;

(2) draws a card out of order; or

(3) deals a card to the dealer's hand that is exposed;

all hands shall be void and the dealer shall reshuffle the cards and all wagers are void and returned to the players.

(d) A card drawn out of order without its face being exposed shall be used as though it was the next card from the deck.

(e) If any player or the dealer is dealt an incorrect number of cards, all hands shall be void and the cards reshuffled.

(f) If the dealer does not set the dealer's hand in the manner authorized by this rule, the hands must be reset in accordance with this rule and the round of play completed.

(g) If a card is exposed while the dealer is dealing the seven (7) stacks, the cards shall be reshuffled and all wagers shall be void and returned to the players.

(h) If cards are being dealt and the dealer fails to deal the seven (7) stacks in accordance with this rule, all wagers shall be void and the cards shall be reshuffled.

(i) If there are not four (4) cards remaining, the dealer shall call the supervisor to determine if there was a misdeal; if so, all hands are void and wagers returned to the players. *(Indiana Gaming Commission; 68 IAC 10-9-17; filed Oct 18, 1999, 1:27 p.m.: 23 IR 543; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

20201223-IR-068200446RFA)

## Rule 10. Baccarat and Mini Baccarat

### 68 IAC 10-10-1 General provisions

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 1. (a) This rule applies to all riverboat licensees.

(b) Baccarat and mini baccarat shall be conducted in conformance with this rule.

(c) Riverboat licensees may only offer the game of baccarat and mini baccarat on a table and layout that is in compliance with 68 IAC 14.

(d) The following definitions for baccarat and mini baccarat apply throughout this rule:

(1) "Banker's hand" means the hand played in that portion designated on the layout for the banker's hand.

(2) "Burn" means the act of placing a card face downward in the discard rack if it is not to be utilized in play in accordance with this rule.

(3) "Curator" means the player who is dealing the cards from the shoe in the game of baccarat.

(4) "Deal" means the distribution of playing cards to the player's hand and the banker's hand.

(5) "Dealer" means the occupational licensee of the riverboat who is responsible for dealing the cards at the baccarat or mini baccarat table. In the game of baccarat, there may be one (1) to four (4) dealers. The following definitions apply:

(A) "Baseman" means the occupational licensee who pays winning wagers and takes losing wagers from the table.

(B) "Relief dealer" means the occupational licensee who relieves one (1) of the basemen during the game.

(C) "Stickperson" means the occupational licensee who calls the cards.

(6) "Natural" means that the point count for the player's hand or the banker's hand in the first round of cards is eight (8) or nine (9).

(7) "Player's hand" means the hand played in that portion designated on the layout for the player's hand.

(8) "Point count" means a single digit number from zero (0) to nine (9), inclusive, that is determined by totaling the face value of the cards in the hand. If the total face value of the cards in the hand is a two (2) digit number, the left digit of the number shall be deemed to have no value and the right digit shall constitute the point count of the hand.

(9) "Vigorish" or "commission" means a charge which constitutes a percentage collected by the riverboat licensee on an amount won on a wager made by a player on the banker's hand.

(e) The vigorish charged by a riverboat licensee shall not exceed five percent (5%). The amount of vigorish charged by the riverboat licensee shall be posted at the live gaming device. (*Indiana Gaming Commission; 68 IAC 10-10-1; filed Oct 18, 1999, 1:27 p.m.: 23 IR 543; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

### 68 IAC 10-10-2 Submission of rules of the game of baccarat

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 2. (a) In accordance with 68 IAC 10-1, the riverboat licensee or riverboat license applicant shall submit rules of the game covering baccarat if the riverboat licensee will offer the game of baccarat.

(b) The rules of the game of baccarat shall include, but are not limited to, the following:

(1) Whether the riverboat licensee will utilize an automatic shuffling machine that has been approved as associated equipment in accordance with 68 IAC 2-7.

(2) The circumstances under which an occupational licensee will perform the duties as dealer in the game of baccarat.

(3) The number of occupational licensees utilized as dealers in the game and the duties those individuals will fulfill.

(4) Whether the riverboat licensee will utilize a shoe or the cards will be dealt by hand, or both.

(5) Whether and when the riverboat licensee will allow patrons to touch the cards.

- (6) The number and location of baccarat tables that will be on the riverboat.
- (7) The minimum and maximum wagers that will be allowed.
- (8) The procedures that will be utilized by the riverboat licensee to raise the house limit for individual patrons.
- (9) The manner in which the riverboat licensee will handle any irregularities not covered in section 17 of this rule.
- (10) The amount of vigorish to be charged by the riverboat licensee when a bet placed on the banker's hand is won by a player.
- (11) Any additional rules of the game the riverboat licensee wants to impose that are in compliance with this article.
- (12) Any other information deemed necessary by:
  - (A) the executive director;
  - (B) the commission;
  - (C) the riverboat licensee; or
  - (D) the riverboat license applicant;

to ensure compliance with the Act and this title and to ensure the integrity of the game.

*(Indiana Gaming Commission; 68 IAC 10-10-2; filed Oct 18, 1999, 1:27 p.m.: 23 IR 544; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-10-3 Submission of rules of game of mini baccarat**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 3. (a) In accordance with 68 IAC 10-1, the riverboat licensee or riverboat license applicant shall submit rules of the game covering mini baccarat if the riverboat licensee will offer the game.

(b) The rules of the game of mini baccarat include, but are not limited to, the following:

- (1) Whether the riverboat licensee will utilize an automatic shuffling machine that has been approved as associated equipment in accordance with 68 IAC 2-7.
- (2) Whether the riverboat licensee will utilize a shoe or the cards will be dealt by hand, or both.
- (3) The location and number of mini baccarat tables that will be on the riverboat.
- (4) The minimum and maximum wagers that will be allowed.
- (5) The procedures that will be utilized by the riverboat licensee to raise the house limit for individual patrons.
- (6) The amount of vigorish to be charged by the riverboat licensee when a bet placed on the banker's hand is won by a player.
- (7) The manner in which the riverboat licensee will handle any irregularities not covered in section 17 of this rule.
- (8) Any additional rules of the game the riverboat licensee wants to impose that are in compliance with this article.
- (9) Any other information deemed necessary by:
  - (A) the executive director;
  - (B) the commission;
  - (C) the riverboat licensee; or
  - (D) the riverboat license applicant;

to ensure compliance with the Act and this title and to ensure the integrity of the game.

*(Indiana Gaming Commission; 68 IAC 10-10-3; filed Oct 18, 1999, 1:27 p.m.: 23 IR 544; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-10-4 Cards; number of decks; value; point count of hand**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 4. (a) Playing cards used in baccarat and mini baccarat shall comply with 68 IAC 14-3.

- (b) The riverboat licensee may use six (6) to eight (8) decks of cards and two (2) additional cutting cards of a different color.
- (c) Except as otherwise provided in this rule, the value of the cards contained in a deck of cards is as follows:
  - (1) Any card from two (2) to nine (9) has its face value.

- (2) Any ten (10), jack, queen, or king has a value of zero (0).
- (3) Any ace has a value of one (1).

*(Indiana Gaming Commission; 68 IAC 10-10-4; filed Oct 18, 1999, 1:27 p.m.: 23 IR 544; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-10-5 Wagers; wagering rules; outcomes**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 5. (a) Before the first card is dealt for a round of play, a player may make a wager in an amount not less than the minimum nor more than the maximum amount set for the table by the riverboat licensee. All wagers must be made by placing gaming chips on the appropriate areas of the baccarat or the mini baccarat layout.

(b) The following wagers may be made by a player at the game of baccarat or mini baccarat:

- (1) A wager that the player's hand will win.
- (2) A wager that the banker's hand will win.
- (3) A wager that the point total of the player's hand and the banker's will result in a tie.

(c) The player wins an amount as determined in accordance with section 6 of this rule if any of the following events occur:

- (1) The player places a wager on the player's hand and the player's hand wins.
- (2) The player places a wager on the banker's hand and the banker's hand wins.
- (3) The player places a wager on a tie bet and the point total of the player's hand and the point total of the banker's hand results in a tie.

(d) No wager shall be made, increased, or withdrawn after the first card has been dealt in baccarat or mini baccarat.

(e) No dealer or other occupational licensee may permit a player to violate this rule. *(Indiana Gaming Commission; 68 IAC 10-10-5; filed Oct 18, 1999, 1:27 p.m.: 23 IR 545; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-10-6 Payment of wagers**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 6. Winning wagers shall be paid in the following manner:

- (1) A winning wager on the player's hand shall be paid off by a riverboat licensee at odds of at least one (1) to one (1).
- (2) A winning wager on the banker's hand shall be paid off at odds of at least one (1) to one (1) except that a commission or vigorish may be taken from the amount won. The commission or vigorish will be paid by the player at the end of the shoe.
- (3) A winning tie bet shall be paid at odds at least eight (8) to one (1).

*(Indiana Gaming Commission; 68 IAC 10-10-6; filed Oct 18, 1999, 1:27 p.m.: 23 IR 545; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-10-7 Presentation of cards; shuffle and reshuffle**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 7. (a) When a new deck is put into play, the cards should be sorted and inspected in accordance with 68 IAC 14-3. Once the cards are sorted and inspected, the dealer must spread the cards out, face upward on the table, for visual inspection by the players.

(b) After the cards are visually inspected by the players, the cards must be placed face down on the table and randomly intermixed so that the cards are no longer in sequential order.

(c) After the cards have been randomly intermixed in accordance with subsection (b), the cards must be:

- (1) turned face downward on the table;
- (2) shuffled so that they are randomly intermixed; and
- (3) stacked.

(d) Cards may be shuffled utilizing an automatic card shuffler that has been approved in accordance with 68 IAC 2-7.

(e) The riverboat licensee may allow an occupational licensee to complete the steps set forth in subsections (a) and (b), in the presence of a supervisor, before the initial embarkation period of the gaming day.

(f) After each stack of cards is dealt, the dealer must reshuffle the cards so that they are randomly intermixed. A reshuffle of cards must take place after the cutting card is reached. (*Indiana Gaming Commission; 68 IAC 10-10-7; filed Oct 18, 1999, 1:27 p.m.: 23 IR 545; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

#### **68 IAC 10-10-8 Cut**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 8. (a) After the cards have been shuffled, the dealer must offer the stack of cards with the backs facing away from the dealer to the cutting player to be cut in a manner that does not expose the value of any cards to a player or a spectator.

(b) The dealer must make a reasonable attempt to alternate the cut among all players.

(c) Once the cutting card has been inserted into the stack, the dealer shall take all the cards in front of the cutting card and place them to the back of the stack. The dealer shall then insert one (1) cutting card in a position at least fourteen (14) cards from the back of the stack, to create a cushion, and the second cutting card at the back of the stack for game protection. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(d) After the cut card appears in a round of play, one (1) more hand may be dealt and the cards must then be shuffled. (*Indiana Gaming Commission; 68 IAC 10-10-8; filed Oct 18, 1999, 1:27 p.m.: 23 IR 545; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

#### **68 IAC 10-10-9 Procedures for dealing cards**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 9. (a) This section applies to the games of baccarat and mini baccarat.

(b) All cards used at a baccarat or mini baccarat table must be dealt from the hand or a dealing shoe specifically designed for that purpose and located on the table to the left of the dealer.

(c) If the dealer deals the cards by hand, the dealer may not turn the deck upside down and must keep the deck flat. The cards must be held and dealt in a manner that does not expose the value of any card to a player or a spectator.

(d) If a shoe is used, it must be attached to the table by means of a chain or another mechanism to prevent it from being removed from the table. (*Indiana Gaming Commission; 68 IAC 10-10-9; filed Oct 18, 1999, 1:27 p.m.: 23 IR 546; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

#### **68 IAC 10-10-10 Player touching cards**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 10. (a) The riverboat licensee may allow the players to touch or hold, or both, the cards dealt to the player in the game of baccarat.

(b) Only the player to whom the cards have been dealt may touch that player's cards.

(c) The player may not touch the cards with the player's person or any instrument in any manner that would alter, mark, bend,

or otherwise allow any card to be distinguished from any other card. (*Indiana Gaming Commission; 68 IAC 10-10-10; filed Oct 18, 1999, 1:27 p.m.: 23 IR 546; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-10-11 Burn procedure**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 11. Before play begins, the dealer shall remove the first card from the shoe and place it, and an additional amount of cards equal to the value of the first card drawn, in the discard holder after all drawn cards have been shown to the players. (*Indiana Gaming Commission; 68 IAC 10-10-11; filed Oct 18, 1999, 1:27 p.m.: 23 IR 546; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-10-12 The deal and play of baccarat**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 12. (a) This section applies to the deal and play in the game of baccarat.

(b) At the beginning of play, the dealer calling the game shall offer the shoe to the player in seat number one (1) at the table. If that player rejects the shoe or if there is no one in seat number one (1), the dealer shall offer the shoe to each player in turn, counterclockwise, around the table until one (1) of the players accepts the shoe and becomes the curator.

(c) The curator shall be responsible for dealing the cards in accordance with this rule and the instructions of the dealer.

(d) A player who is not seated shall not be allowed to be the curator and shall not be allowed to make a wager.

(e) A player may place a bet in the designated area on the layout on either hand before the cards are dealt.

(f) At the beginning of each round of play, the dealer calling the game shall announce "No more bets" after which the dealer shall instruct the curator to commence dealing the cards by announcing "Cards".

(g) In the game of baccarat, the first four (4) cards are dealt alternately from the shoe. The first and third cards shall become the first and second cards of the player's hand. The second and fourth cards shall become the first and second cards of the banker's hand. These cards are dealt by the curator and placed in a space on the layout in front of the players in the following manner:

(1) First card is dealt face down by the curator to the stickperson calling the game.

(2) Second card is dealt by the curator and placed face down under the corner of the shoe.

(3) Third card is dealt face down by the curator to the stickperson calling the game.

(4) Fourth card is dealt by the curator and placed face down under the corner of the shoe.

(5) The stickperson delivers the player's cards to the patron placing the highest wager; the patron turns the cards face up and returns them to the stickperson to place them in the section of the layout designated for the player's hand. In the event that two (2) patrons place the same wagers that are determined to be the highest, the patron located at the right of the stickperson and who was one (1) of the patrons placing the highest wager, turns the player's cards face up and returns them to the stickperson to place them in the section of the layout designated for the player's hand.

(6) The stickperson instructs the curator to turn the banker's cards face up and the stickperson then places them in the section of the layout designated for the banker's hand.

(h) The deal and play of baccarat shall continue in accordance with section 14 of this rule. (*Indiana Gaming Commission; 68 IAC 10-10-12; filed Oct 18, 1999, 1:27 p.m.: 23 IR 546; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-10-13 The deal and play of mini baccarat**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 13. (a) The following section applies to the deal and play in the game of mini baccarat.

(b) At the beginning of each round of play, the dealer calling the game shall announce "No more bets" and then the dealer shall deal the initial four (4) cards from the shoe face up by the dealer and in the manner set forth in subsection (c).

(c) The first four (4) cards are dealt alternately from the shoe forming the player's and the banker's hands respectively; these cards are dealt by the dealer and placed in a space on the layout in front of the players in the following manner:

(1) First and third cards are dealt face up for the player's hand.

(2) Second and fourth cards are dealt face up for the banker's hand.

(3) After the cards are dealt to each hand, the dealer calling the game shall place them face upward in front of the dealer.

(d) The deal and play of mini baccarat shall continue in accordance with section 14 of this rule. (*Indiana Gaming Commission; 68 IAC 10-10-13; filed Oct 18, 1999, 1:27 p.m.: 23 IR 547; errata filed Dec 10, 1999, 3:29 p.m.: 23 IR 812; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-10-14 Dealing additional cards in the game of baccarat and mini baccarat**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 14. (a) After the initial four (4) cards are dealt, the dealer calling the game shall announce the point count of the player's hand. After the dealer takes and places the cards of the banker's hand in front of the banker, the dealer shall announce the point count of the banker's hand.

(b) After the point counts of each hand are announced, the dealer shall instruct the curator in baccarat or shall determine in mini baccarat, whether to deal a third card to each hand based on the following:

(1) If the player's hand has a point count total of zero (0) to five (5), the player's hand must draw an additional card.

(2) If the player's hand has a point count total of six (6) or seven (7), the player's hand stands.

(3) If either the player's or the banker's hand is an eight (8) or nine (9), this is a natural and no more cards shall be dealt to either hand.

(4) If the point count total of the banker's hand is zero (0) to seven (7) inclusive, the player's hand shall draw unless the player has a natural eight (8) or a natural nine (9).

(5) If the point count total of the banker's hand is three (3), the banker's hand will draw a third card if the player's third card is zero (0) to nine (9), excluding eight (8).

(6) If the point count total of the banker's hand is four (4), the banker's hand will draw a third card if the player's third card is a two (2) to seven (7) inclusive.

(7) If the point count total of the banker's hand is five (5), the banker's hand will draw a third card if the player's third card is four (4) to seven (7) inclusive.

(8) If the point count total of the banker's hand is six (6), the banker's hand will draw a third card if the player's third card is a six (6) or seven (7).

(9) If the point count total of the banker's hand is zero (0) through five (5) inclusive, the banker's hand must draw an additional card if the two (2) card total of the player's hand is a six (6) or a seven (7).

(10) If the point count total of the player's hand is a six (6) and the bank has a six (6), a tie is the result.

(11) If the point count of the banker's two (2) card hand is zero (0) through two (2) inclusive, the banker's hand will always draw a third card unless the player's two (2) card point count is a natural eight (8) or a natural nine (9).

(c) Any third card required to be dealt at the direction of the dealer shall first be dealt face upwards to the player's hand and then to the banker's hand if necessary by the curator or the dealer.

(d) In no event shall more than one (1) additional card be dealt to either hand in the game of baccarat or mini baccarat.

(e) Whenever the cutting card appears during play, the cutting card will be removed and placed to the side and the hand will be completed. Upon completion of the hand, the dealer shall announce "Last hand". At the completion of one (1) more hand, no more cards will be dealt until the reshuffle occurs. (*Indiana Gaming Commission; 68 IAC 10-10-14; filed Oct 18, 1999, 1:27 p.m.: 23 IR 547; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-10-15 Prohibited acts**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 15. (a) A player may touch cards only as provided in this rule.

(b) A spectator may never touch the cards.

(c) The player may not touch the cards with the player's person or any instrument in any manner that would alter, mark, bend, or otherwise allow any card to be distinguished from any other card.

(d) No dealer or other riverboat licensee employee may permit a player or spectator to engage in any activity that violates this rule.

(e) A player may only touch the cards dealt to that player. (*Indiana Gaming Commission; 68 IAC 10-10-15; filed Oct 18, 1999, 1:27 p.m.: 23 IR 547; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-10-16 Continuation of curator as such; selection of new curator**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 16. (a) This section applies to the game of baccarat.

(b) It shall be the option of the curator, after any round of play, either to pass the shoe or to remain as curator, with the following exceptions:

(1) The curator shall pass the shoe whenever the banker's hand loses.

(2) The dealer or supervisor assigned to the table may order the curator to pass the shoe if the curator:

(A) unreasonably delays the game;

(B) repeatedly makes invalid deals;

(C) is unable to place a wager; or

(D) violates the Act or this title.

(c) Whenever a voluntary or compulsory relinquishment of the shoe occurs, the dealer shall offer the shoe to the player immediately to the right of the previous curator and, if the player does not accept it or there is no player in that position, the dealer shall offer the shoe to each of the other players in turn, counterclockwise, around the table. The first to accept the shoe when offered shall become the new curator. (*Indiana Gaming Commission; 68 IAC 10-10-16; filed Oct 18, 1999, 1:27 p.m.: 23 IR 548; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-10-17 Irregularities**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 17. (a) A third card dealt to the player's hand when no third card is authorized shall become the third card of the banker's hand if the banker's hand is to receive a third card in accordance with section 15 of this rule. If the banker's hand is required to stay, the card dealt in error shall become the first card of the next hand unless it has been exposed. If the card has been exposed, that card and an additional number of cards equal to the face value of this card shall be drawn face upward from the shoe and placed in the discard rack in accordance with section 12 of this rule.

(b) Any card found face upward in the shoe shall be burned.

(c) If there are insufficient cards remaining in the shoe to complete a round of play, that round shall be void and a new round shall commence after the entire set of cards is reshuffled and placed in the shoe and any wagers placed are returned to the players. (*Indiana Gaming Commission; 68 IAC 10-10-17; filed Oct 18, 1999, 1:27 p.m.: 23 IR 548; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49*

*a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

## **Rule 11. Three Card Poker**

### **68 IAC 10-11-1 General provisions**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 1. (a) This rule applies to all riverboat licensees.

(b) Three Card Poker shall be conducted in conformance with this rule.

(c) Riverboat licensees may only offer the game of Three Card Poker on a table and layout that are in compliance with 68 IAC

14.

(d) The following definitions apply throughout this rule:

(1) "Ante bonus" means a bonus payment that is given to a patron who has bet against the dealer and who has a hand consisting of one (1) of the following:

(A) A straight flush.

(B) Three (3) of a kind.

(C) A straight.

(2) "Pairplus" means a wager that allows the patron to bet on the value of the patron's hand so that the patron's hand is not compared to the dealer's hand.

(3) "Stub" means the stack of cards remaining in the deck of cards after the dealer has dealt three (3) cards to each participating patron and the dealer.

*(Indiana Gaming Commission; 68 IAC 10-11-1; filed Jun 19, 2000, 10:34 a.m.: 23 IR 2694; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

### **68 IAC 10-11-2 Submission of rules of game**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 2. (a) In accordance with 68 IAC 10-1, the riverboat licensee or riverboat license applicant shall submit rules of the game covering Three Card Poker if the riverboat licensee will offer the game of Three Card Poker.

(b) The rules of the game for Three Card Poker shall include, but are not limited to, the following:

(1) Whether the riverboat licensee will utilize an automatic shuffling machine that has been approved as associated equipment in accordance with 68 IAC 2-7.

(2) Whether the riverboat licensee will utilize a shoe or the cards will be dealt by hand, or both.

(3) Whether the riverboat licensee will allow patrons to touch the cards.

(4) The number of Three Card Poker tables that will be on the riverboat.

(5) The location of Three Card Poker tables on the riverboat.

(6) The minimum and maximum wagers that will be allowed.

(7) The procedures that will be utilized by the riverboat licensee to raise the house limit for individual patrons.

(8) The manner in which token bets may be placed by the patron on behalf of the dealer.

(9) The manner in which the riverboat licensee will handle any irregularities not covered in section 8 of this rule.

(10) Any additional rules of the game the riverboat licensee wants to impose that are in compliance with this article.

(11) Any other information deemed necessary by the executive director, the commission, or the riverboat licensee to ensure compliance with the Act and this title and to ensure the integrity of the game.

*(Indiana Gaming Commission; 68 IAC 10-11-2; filed Jun 19, 2000, 10:34 a.m.: 23 IR 2694; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-11-3 Cards; deal of the cards**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 3. (a) Playing cards used in Three Card Poker games shall comply with 68 IAC 14-3.

(b) Three Card Poker is played with one (1) deck of playing cards.

(c) When a new deck of cards is put into play, the cards should be sorted and shuffled in accordance with 68 IAC 14-3. After the cards are sorted and inspected, the dealer must spread the cards out, face upward on the table, for visual inspection by the players.

(d) After the cards are visually inspected by the players, the cards must be placed face down on the table and randomly intermixed so that the cards are no longer in sequential order.

(e) After the cards have been randomly intermixed in accordance with subsection (d), the cards must be:

- (1) turned face downward on the table;
- (2) shuffled so that they are randomly intermixed; and
- (3) stacked.

(f) Cards may be shuffled utilizing an automatic card shuffler that has been approved in accordance with 68 IAC 2-7.

(g) The deck of cards must be reshuffled after each hand of Three Card Poker is completed. (*Indiana Gaming Commission; 68 IAC 10-11-3; filed Jun 19, 2000, 10:34 a.m.: 23 IR 2694; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-11-4 Procedure for cutting and dealing cards**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 4. (a) After the cards have been shuffled, the dealer shall cut the cards utilizing a cut card.

(b) The dealer shall deal the cards, face down, in rotation, to each patron who has placed a wager and then to the dealer. The patron to the dealer's left receives the first card, and the dealer receives the last card. (*Indiana Gaming Commission; 68 IAC 10-11-4; filed Jun 19, 2000, 10:34 a.m.: 23 IR 2695; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

**68 IAC 10-11-5 Wagers; wagering rules; outcomes**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 5. (a) A patron may make any of the following wagers:

- (1) An ante wager to play against the dealer.
- (2) A pairplus wager to play the value of the hand.
- (3) Both the ante and the pairplus wager.

(b) Prior to the first card being dealt, a patron may make a wager in an amount not less than the minimum nor more than the maximum amount set for the table by the riverboat licensee as an ante wager or a pairplus wager, or both.

(c) The original bets placed as ante wager or pairplus wager may not be increased, decreased, or withdrawn after the first card has been dealt.

(d) The following are winning hands in the game of Three Card Poker from highest to lowest:

- (1) Straight flush.
- (2) Three (3) of a kind.
- (3) Straight.
- (4) Flush.
- (5) Pair.
- (6) High card.

(e) An ace is always high, but will be the low card in a three (3), two (2), and ace combination for a straight or a straight flush.

(f) Wagers are collected or paid in the following order:

- (1) Play.
- (2) Ante bonus.
- (3) Ante.
- (4) Pairplus.

(g) A patron may play only one (1) hand. A patron may not bet on or against another patron. (*Indiana Gaming Commission; 68 IAC 10-11-5; filed Jun 19, 2000, 10:34 a.m.: 23 IR 2695; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

#### **68 IAC 10-11-6 Patron betting against the dealer**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 6. (a) The patron must place an ante wager to play against the dealer. After the player receives his or her cards, the player may do one (1) of the following:

- (1) Fold and forfeit the ante bet.
- (2) Place a play bet that is in the same amount as the ante bet. The patron must place a play bet in order to continue participation in the hand.

If a patron decides to fold his or her hand, the patron should place the cards beside the patron's bet or bets. The dealer should verify folded hands consist of three (3) cards before placing the cards in the discard rack. If the patron decides to continue to play against the dealer, the patron should place his or her cards under the patron's play bet.

(b) The dealer's hand must have a value of queen high or better to qualify to play against the patrons' hands.

(c) The following are the possible outcomes and payouts when the patron bets against the dealer:

- (1) If the dealer's hand does not qualify, all ante bets are won by the patrons and are paid at odds of at least one (1) to one (1). All play bets are considered a push and are returned to the patron.
- (2) If the dealer's hand qualifies and beats the patron's hand, the patron loses the ante bet and the play bet.
- (3) If the dealer's hand qualifies and does not beat the patron's hand, the patron wins. The ante bet and the play bet are both paid at odds of at least one (1) to one (1).
- (4) If the dealer's hand qualifies and ties with the patron's hand, both the ante bet and the play bet are considered a push and the wagers are returned to the patron.

(d) The patron's hand is not compared to the dealer's hand for purposes of the ante bonus. A patron with a qualifying ante bonus hand will be paid the bonus even if the dealer's hand beats the patron's hand. The ante bonus shall be paid at the following odds:

- (1) A straight flush must be paid at odds of at least five (5) to one (1).
- (2) Three (3) of a kind must be paid at odds of at least four (4) to one (1).
- (3) A straight must be paid at odds of at least one (1) to one (1).

(*Indiana Gaming Commission; 68 IAC 10-11-6; filed Jun 19, 2000, 10:34 a.m.: 23 IR 2695; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA*)

#### **68 IAC 10-11-7 Pairplus bet**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 7. (a) The patron must place a pairplus wager to bet the value of the player's hand.

(b) If the patron does not receive a pair, the patron's wager is lost.

(c) If the patron receives a pair or better, the patron wins the pairplus wager regardless of the dealer's hand. Unless otherwise submitted and approved in accordance with section 2 of this rule, pairplus hands shall be paid at the following odds:

- (1) A straight flush must be paid at odds of at least forty (40) to one (1).

- (2) Three (3) of a kind must be paid at odds of at least thirty (30) to one (1).
- (3) A straight must be paid at odds of at least six (6) to one (1).
- (4) A flush must be paid at odds of at least four (4) to one (1).
- (5) A pair must be paid at odds of at least one (1) to one (1).

*(Indiana Gaming Commission; 68 IAC 10-11-7; filed Jun 19, 2000, 10:34 a.m.: 23 IR 2696; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

#### **68 IAC 10-11-8 Irregularities**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 8. (a) An incorrect number of cards dealt to a patron or the dealer constitutes a misdeal.

(b) An exposed card shall be placed in the discard rack, and the deal of the game shall continue. *(Indiana Gaming Commission; 68 IAC 10-11-8; filed Jun 19, 2000, 10:34 a.m.: 23 IR 2696; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

## **Rule 12. Super Sevens**

#### **68 IAC 10-12-1 General provisions**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 1. (a) This rule applies to all riverboat licensees.

(b) Super Sevens shall be conducted in conformance with this rule.

(c) Riverboat licensees may only offer the game of Super Sevens on a table and layout that are in compliance with 68 IAC 14. *(Indiana Gaming Commission; 68 IAC 10-12-1; filed Jun 19, 2000, 10:34 a.m.: 23 IR 2696; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

#### **68 IAC 10-12-2 Submission of rules of game**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3  
Affected: IC 4-33

Sec. 2. (a) In accordance with 68 IAC 10-1, the riverboat licensee or riverboat license applicant shall submit rules of the game covering Super Sevens if the riverboat licensee will offer the game of Super Sevens.

(b) The rules of the game for Super Sevens shall include, but are not limited to, the following:

- (1) The number of Super Sevens tables that will be on the riverboat.
- (2) The location of the Super Sevens tables on the riverboat.
- (3) The manner in which the patron can place token bets on behalf of the dealers. The odds at which token bets will be paid.
- (4) Any additional rules of the game the riverboat licensee wants to impose that are in compliance with this rule.
- (5) Any other information deemed necessary by the executive director, the commission, or the riverboat licensee to ensure compliance with the Act and this title and to ensure the integrity of the game.

*(Indiana Gaming Commission; 68 IAC 10-12-2; filed Jun 19, 2000, 10:34 a.m.: 23 IR 2696; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

**68 IAC 10-12-3 Wagers; wagering rules; payouts**

Authority: IC 4-33-4-1; IC 4-33-4-2; IC 4-33-4-3

Affected: IC 4-33

Sec. 3. (a) A patron must make a wager on the game of blackjack before the patron may place a wager on Super Sevens. The outcome of the Super Sevens bet has no effect on the outcome of the blackjack game.

(b) All Super Sevens bets must be placed in the designated spot on the layout prior to the first card being dealt. A maximum wager of one dollar (\$1) may be charged for a Super Sevens bet.

(c) Except for the additional wager on Super Sevens, the play of the game shall proceed in accordance with 68 IAC 10-2.

(d) If a patron splits the first two (2) sevens he or she receives for purposes of the underlying blackjack game, only the next card dealt to the patron will be considered for purposes of Super Sevens.

(e) The patron must receive a seven (7) as their first card to win any Super Sevens payout.

(f) Unless approved by the executive director pursuant to 68 IAC 10-1-8, the following constitute the winning hands and payouts for Super Sevens:

(1) A patron who receives a seven (7) as the first card and who receives no other seven (7) must be paid three dollars (\$3).

(2) A patron who receives two (2) sevens of different suits on the first two (2) cards dealt must be paid fifty dollars (\$50).

(3) A patron who receives two (2) sevens of the same suit on the first two (2) cards dealt must be paid one hundred dollars (\$100).

(4) A patron who receives three (3) sevens of different suits on the first three (3) cards dealt must be paid five hundred dollars (\$500).

(5) A patron who receives three (3) sevens of the same suit on the first three (3) cards dealt must be paid five thousand dollars (\$5,000).

*(Indiana Gaming Commission; 68 IAC 10-12-3; filed Jun 19, 2000, 10:34 a.m.: 23 IR 2696; readopted filed Nov 25, 2002, 10:11 a.m.: 26 IR 1261; readopted filed Nov 14, 2008, 12:51 p.m.: 20081210-IR-068080730RFA; readopted filed Nov 24, 2014, 10:49 a.m.: 20141224-IR-068140402RFA; readopted filed Nov 24, 2020, 2:41 p.m.: 20201223-IR-068200446RFA)*

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