



Rules for Bad Beat Blackjack®  
Revised November 10, 2009

Bad Beat Blackjack® is an optional side wager for blackjack where the player gets paid if the player stands on a two-card 19 or 20 and is beaten by the dealer's hand, or if the player stands on a two-card 19, 20, or 21 and is pushed by the dealer's hand. In Option 1, only the initial two-card hand qualifies, and if the player does anything other than stand, the side bet is lost. In Option 2, the player may split a pair one or more times – if the player splits, the side wager applies to the first split hand. In either option, only two-card totals qualify; the player may not draw (hit or double) to a 19, 20, or 21 and still win a Bad Beat Blackjack® wager. For the same payable, Option 1 has roughly 2% more house edge than Option 2.

All other house blackjack rules apply.

Previously, two paytables were authorized in Washington for Option 1, Payscale A and Payscale B. In Payscale A, if the player won the blackjack hand, the side bet would push; while in Payscale B, if the player won the hand, the side bet would lose. To increase the choices available to casino operators, there are now five similar paytables available for each version with different house edges.

Paytables P1 – P5

If player wins basic bet with a two-card hand count of 19, 20 or 21, the bonus bet is a PUSH. If player does not stand on a two-card hand count of 19, 20, or 21, the player loses the bonus bet. Paytable P5 corresponds to previously authorized Paytable A.

Player's hand	Result	Paytable #				
		P1 Payoff	P2 Payoff	P3 Payoff	P4 Payoff	P5 Payoff
20	Beaten	20 to 1	20 to 1	30 to 1	30 to 1	25 to 1
19	Beaten	15 to 1	15 to 1	10 to 1	10 to 1	15 to 1
21	Push	5 to 1	10 to 1	5 to 1	10 to 1	5 to 1
20	Push	5 to 1	5 to 1	5 to 1	5 to 1	5 to 1
19	Push	5 to 1	5 to 1	5 to 1	5 to 1	5 to 1
19, 20, or 21	Win	Push	Push	Push	Push	Push

House edge examples (Option 2, player can split)

2 decks, dealer hits soft 17	9.71%	8.64%	6.12%	5.05%	3.23%
6 decks, dealer hits soft 17	9.03%	7.88%	5.37%	4.21%	2.51%



### Paytables L1-L5

If player wins basic bet with a two-card hand count of 19, 20 or 21, the player LOSES the bonus bet. If player does not stand on a two-card hand count of 19, 21, or 21, the player loses the bonus bet. Paytable L4 most closely corresponds to previously authorized Paytable B.

Player's hand	Result	Paytable #				
		L1 Payoff	L2 Payoff	L3 Payoff	L4 Payoff	L5 Payoff
20	Beaten	25 to 1	25 to 1	35 to 1	35 to 1	30 to 1
19	Beaten	20 to 1	20 to 1	15 to 1	15 to 1	20 to 1
21	Push	5 to 1	10 to 1	5 to 1	10 to 1	5 to 1
20	Push	5 to 1	5 to 1	5 to 1	5 to 1	5 to 1
19	Push	5 to 1	5 to 1	5 to 1	5 to 1	5 to 1
19, 20, or 21	Win	Lose	Lose	Lose	Lose	Lose

### House edge examples (Option 2, player can split)

2 decks, dealer hits soft 17	9.48%	8.40%	5.89%	4.81%	2.99%
6 decks, dealer hits soft 17	8.77%	7.61%	5.10%	3.95%	2.25%

Payouts are for any number of decks from 1 to 8. Full mathematical analysis is available upon request.

### Rules of Play

1. The player makes a blackjack wager and a Bad Beat Blackjack® side wager. The allowable amounts of these wagers may be dictated by the casino.
2. The dealer deals the first two player cards and the first two dealer cards according to standard procedure.
3. Option 1: The dealer takes the Bad Beat wager if the player does not have an initial 19 through 21. Option 2: The dealer takes the Bad Beat wager if the player does not have 19 through 21 or a pair of 8s through Aces (since smaller pairs cannot be split and form 19 – 21).
4. The dealer allows for insurance if applicable. If the dealer has blackjack, skip to step 8.
5. If the player has a natural 21, the dealer pays the player's main wager and resolves the Bad Beat wager according to the payable.
6. The dealer allows for player actions. Option 1: If the player does not stand, the dealer takes the Bad Beat wager. Option 2: If the player splits, the Bad Beat wager applies to the first split hand. If the player ultimately does not stand on a two-card total of 19 through 21, the dealer takes the Bad Beat wager.
7. The dealer acts according to the house rules.
8. The dealer resolves the player's main blackjack bet(s), the insurance bet if applicable, then based on this result and the player's total, resolves the Bad Beat Blackjack® wager according to the payable.