

RULES OF PLAY – BACCARAT INSURANCE AND LUCKY 6

INTRODUCTION

Baccarat Insurance and Lucky 6 are optional side wagers for the standard game of Baccarat.

LUCKY 6 WAGER

The Lucky 6 Wager is resolved based on the final outcome of the game. If the Banker wins with a 3-card total of 6, the Lucky 6 wager wins and pays 21 for 1. If the Banker wins with a 2-card total of 6, the Lucky 6 wager wins and pays 13 for 1. Otherwise, the wager loses (see attached payable).

BACCARAT INSURANCE

Baccarat Insurance is an optional side wager and offers insurance on the player's initial wager placed at the beginning of the hand. Baccarat insurance offers a 2-Card Banker Insurance, 2-Card Player Insurance, 3-Card Banker Insurance and 3-Card Player insurance. All winning insurance wagers pay odds against posted paytables. The Baccarat Insurance wager may be made by the player to return an amount, up to but not exceeding, the value of the player's initial Player or Banker wager. In other words, a player may make the Baccarat Insurance wager for a maximum payout of the amount of the original wager for certain combinations of totals according to the odds in the posted payable (e.g., if the player makes a \$100 Banker wager at the beginning of the hand, the player may make a maximum \$25 Baccarat Insurance wager (or less) on a Player/Banker card combination offering a 4 to 1 payout in the posted payable).

The initial cards of the Baccarat game are dealt as normal. If either hand is a natural, the game is immediately resolved, and no Insurance wager is offered. After the initial deal, the 2-Card Banker or 2-Card Player Insurance wager may be offered, depending on the initial totals of the Player and Banker hand.

After any 2-Card Insurance wagering, the Baccarat game continues normally, with the player hand receiving a third card according to the standard rules. If the player hand does receive a third card, then the 3-Card Banker or 3-Card Player Insurance wager may be offered, depending on the 3-card Player total and the 2-Card Banker total. 3-Card Banker or 3-Card Player Insurance will only be offered to players who did not wager on the 2-Card Player or 2-Card Banker Insurance.

The Baccarat game then continues normally, with the banker hand possibly receiving a third card according to the standard rules. All wagers are then resolved.

2-Card Banker Insurance

The 2-Card Banker Insurance wager is placed after the initial two cards are dealt to the Banker and Player hands, for certain combinations of initial totals. Each hand may then receive third cards according to standard Baccarat rules. If the Player hand or Banker hand will receive a third card then the 2-Card Banker and/or 2-Card Player insurance may be offered before the third card is dealt. If the final Player hand beats the final Banker hand, the Insurance wager wins and pays according to the initial totals of the 2-card Player hand and 2-card Banker hand, as given in Table 1. If the final Player and Banker hands tie, the wager pushes. Otherwise, the wager loses. **Note: if a pay is not listed for a combination of totals, e.g. a Player 5 vs a Banker 4, or a Player 0 vs a Banker 3, then the 2-Card Banker Insurance is not offered for that situation (see attached payable).**

2-Card Player Insurance

The 2-Card Player Insurance wager is placed after the initial two cards are dealt to the Banker and Player hands, for certain combinations of initial totals. Each hand may then receive third cards according to standard Baccarat rules. If the Player hand or Banker hand will receive a third card then the 2-Card Banker and/or 2-Card Player insurance may be offered before the third card is dealt. If the final Banker hand beats the final Player hand, the Insurance wager wins and pays according to the initial totals of the 2-card Player hand and 2-card Banker hand, as given in Table 2. If the final Player and Banker hands tie, the wager pushes. Otherwise, the wager loses. **Note: if a pay is not listed for a combination, the wager is not offered for that combination (see attached payable).**

3-Card Banker Insurance

The 3-Card Banker Insurance wager is placed after the initial two cards are dealt to the Banker and Player hands, and after the Player hand draws a third card, for certain combinations of totals. If the Banker hand will receive a third card then the 3-Card Banker and/or 3-Card Player insurance may be offered before the third Banker card is dealt. The Banker hand will then receive a third card according to standard Baccarat rules. If the final Player hand beats the final Banker hand, the Insurance wager wins and pays according to the totals of the 3-card Player hand and 2-card Banker hand, as given in Table 3. If the hands tie, then the wager wins or pushes according to the totals, as given in Table 4. Otherwise, the wager loses. **Note: if a pay is not listed for a combination, the wager is not offered for that combination (see attached paytables).**

3-Card Player Insurance

The 3-Card Player Insurance wager is placed after the initial two cards are dealt to the Banker and Player hands, and after the Player hand draws a third card, for certain combinations of totals. If the Banker hand will receive a third card then the 3-Card Banker and/or 3-Card Player insurance may be offered before the third Banker card is dealt. **Note: the wager is not offered if the Banker hand will not draw a third card.** The Banker hand will then receive a third card according to standard Baccarat rules. If the final Banker hand beats the final Player hand, the Insurance wager wins and pays according to the totals of the 3-card Player hand and 2-card Banker hand, as given in Table 5. If the hands tie, then the wager wins or pushes according to the totals, as given in Table 6. Otherwise, the wager loses. **Note: if a pay is not listed for a combination, the wager is not offered for that combination (see attached payable).**

BACCARAT INSURANCE AND LUCKY 6
PAYTABLES

Lucky 6

Banker Hand	Pays
Wins with a 3-Card total of 6	21 for 1
Wins with a 2-Card total of 6	13 for 1

2-Card Banker Insurance Pay Table

Player 2-Card Total	Banker 2-Card Total			
	4	5	6	7
0	1.5 to 1	1.5 to 1	2.5 to 1	4.5 to 1
1	1.5 to 1	2 to 1	3 to 1	4.5 to 1
2	1.5 to 1	2 to 1	3 to 1	4.5 to 1
3	1.5 to 1	2 to 1	2.5 to 1	4.5 to 1
4	-	1.5 to 1	2.5 to 1	4.5 to 1
5	-	-	2.5 to 1	4.5 to 1

Player Win Pays – 2-Card Banker Insurance

2-Card Player Insurance Pay Table

Player 2-Card Total	Banker 2-Card Total					
	0	1	2	3	4	5
5	-	-	-	-	1.5 to 1	-
6	2.5 to 1	2.5 to 1	2.5 to 1	2.5 to 1	2.5 to 1	2.5 to 1
7	4.5 to 1	4.5 to 1	4.5 to 1	4.5 to 1	4.5 to 1	4.5 to 1

Banker Win Pays – 2-Card Player Insurance

3-Card Banker Insurance Pay Table

Player 3-Card Total	Banker 2-Card Total						6
	0	1	2	3	4	5	
0	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1	1.5 to 1	6 to 1	10 to 1	10 to 1	10 to 1	10 to 1	10 to 1
2	-	-	3 to 1	4 to 1	4 to 1	4 to 1	4 to 1
3	-	-	-	1.5 to 1	2.5 to 1	-	-

Player Win Pays – 3-Card Banker Insurance

Player 3-Card Total	Banker 2-Card Total						6
	0	1	2	3	4	5	
0	2 to 1	10 to 1	10 to 1	10 to 1	10 to 1	10 to 1	10 to 1
1	Push	Push	Push	Push	Push	Push	Push
2	-	-	Push	Push	Push	Push	Push
3	-	-	-	Push	Push	-	-

Tie Pays – 3-Card Banker Insurance

3-Card Player Insurance Pay Table

Player 3-Card Total	Banker 2-Card Total						6
	0	1	2	3	4	5	
4	1 to 1	1 to 1	1 to 1	1 to 1	-	-	-
5	1.5 to 1	1.5 to 1	1.5 to 1	1.5 to 1	1.5 to 1	-	-
6	2.5 to 1	2.5 to 1	2.5 to 1	2.5 to 1	2.5 to 1	2.5 to 1	-
7	4 to 1	4 to 1	4 to 1	4 to 1	4 to 1	4 to 1	4 to 1
8	9 to 1	9 to 1	9 to 1	9 to 1	9 to 1	9 to 1	9 to 1
9	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Banker Win Pays – 3-Card Player Insurance

Player 3-Card Total	Banker 2-Card Total						6
	0	1	2	3	4	5	
4	Push	Push	Push	Push	-	-	-
5	Push	Push	Push	Push	Push	-	-
6	Push	Push	Push	Push	Push	Push	-
7	Push	Push	Push	Push	Push	Push	Push
8	Push	Push	Push	Push	Push	Push	Push
9	10 to 1	10 to 1	10 to 1	10 to 1	10 to 1	10 to 1	10 to 1

Tie Pays – 3-Card Player Insurance