How to Play Blackjack

In standard blackjack casino rules, all players face off against the dealer. Two cards are dealt to each player and two to the dealer. Each player can then choose to receive extra cards or accept the hand as it is. In order to win a hand, players must finish with a higher total than the dealer, without exceeding 21 – or “busting”. Another way for the player to win is to have a hand of 21 or less, while the dealer busts. A perfect hand, combining an ace with a 10, Jack, Queen or King, scores 21 and is known as blackjack.

**Insurance**

If, once the initial cards have been dealt, the dealer's up-card is an ace, the players will often be offered the option of taking out insurance. This will usually mean placing a new bet equal to half the original wager against the dealer having blackjack. If the dealer does, then the insurance bet is won, usually paying 2:1, thus cutting the losses of the player. If not, then the insurance bet is lost, and the hand continues as normal. You should be aware that insurance bets work heavily in the house's favour, and there are no situations where it is statistically advisable to take this bet. For more advice on how to lower the house's edge, check out my strategy page.

**Surrender**

This rule, also known as 'late surrender' lets players forfeit their hand before receiving extra cards. This is typically only done in the case of the dealer's up-card being an Ace or 10-value card. A late surrender is allowed only after the dealer has checked for blackjack. This differs to the far more uncommon early surrender which is possible before the check is made.

**Split**

Players are generally allowed to split their first two cards if they are a pair, thus creating two hands instead of the normal one per seat. This requires a second bet of equal value to fund a second hand. There are various permutations of what is allowed after splitting, which can all be employed by the casino or developer in order to control the return to player (RTP) rate of a game.

**Double Down**

Often, after receiving their first two cards, players are allowed to double their bet while hitting. This tends to be possible only on certain scores, and regularly means they will not be able to hit again on this hand. As such, it is a risky move, but one that can often be very lucrative.

**Bet Behind**

In land-based casinos or at live casinos, you may find that a table is full. In this instance, you are often still able to place bets and get involved in the action. You may place a bet “behind” a player, wagering that they will win the hand. You will not have any say over the actions they choose to take, which makes this style of betting much more passive.