

BANKER

INS.	BET
OFFER	

PLAYER

INSURANCE

by Mark Steere

RANKS high to low:

A, K, Q, J, 10, 9, 8, 7, 6, 5, 4, 3, 2

INTRODUCTION Insurance is a banking card game for two or more players. One player assumes the role of Banker. The Banker role rotates to the next player clockwise after each hand. Mark Steere designed Insurance in November, 2022.

BET Each player places an initial bet of at least 10 chips.

FIRST ROUND DEAL Banker deals one card to himself, face up. If it's a 2, Banker pays all the bets, ending the hand. If it's an Ace, Banker collects all the bets, ending the hand.

INSURANCE OFFER If the Banker has a 3, 4, 5,... or Queen, each player must offer an insurance payment for Banker to insure his bet. An offered payment is placed in the OFFER zone.

ACCEPTANCE For each player, Banker can agree to insure their bet by pulling their offered payment into their INS. zone. Or Banker can refuse to insure a player's bet by pushing their offered payment out of their OFFER zone in the direction of the player.

SECOND ROUND DEAL Banker deals each player one card, face up, starting with the player to his left and proceeding clockwise.

WINNING A player's card rank has to higher than the Banker's card rank to win. In case of a tie, the player's bet and insurance (if any) are returned to them.

PAYOUT Uninsured

Banker pays the winning bets.
Banker collects the losing bets.

Insured

Banker pays the winning bets.
Banker returns the losing bets.
Win or lose, Banker collects the insurance.

END OF HAND All of the table cards are placed face down onto a discard pile. If there aren't enough cards remaining in the deck for another hand, the cards are shuffled, and the next banker deals.

NON-GAMBLING VARIATION Each player starts with the same number of chips. If a player runs out of chips, he's knocked out. The last player remaining wins. The bet can be standardized at the outset and increased as players are knocked out to speed up the process.

AUTHOR'S NOTE Feel free to publish this rule sheet and to program the game of Insurance. No licensing fee or royalties are expected. However, please don't change the name or the rules, and please attribute the game to me, Mark Steere. My other games can be found at marksteeregames.com.