



Committee *for*
Home Affairs

Crown and Anchor Policy

Introduction

This document sets out the Committee *for* Home Affairs' policy for regulating Crown and Anchor in Guernsey. [The Gambling \(Crown and Anchor\) \(Guernsey\) Ordinance, 1983](#) sets out the legal framework in which Crown and Anchor may operate in Guernsey. This document is designed to support the legislation and to provide further advice and clarification for individuals wishing to organise Crown and Anchor locally.

Key Objectives

The Committee *for* Home Affairs' key aims and objectives in relation to gambling, as endorsed by the States of Deliberation, are to–

- Keep gambling crime free, ensuring that gambling operators are subject to rules on money laundering and financial probity;
- Ensure gambling is fair and transparent; and
- Protect children and vulnerable adults.

The Committee *for* Home Affairs will be mindful of the above objectives in all of the considerations in relation to gambling in Guernsey.

Functions

The Committee's functions in respect to Crown and Anchor fall in three key areas: applying Licences, compliance and enforcement. In particular, the Committee has a duty to:

- determine applications for operator licences and table permits, including specifying any additional conditions and determining applications for variation or renewal;
- assess compliance with the Law and with any Licence condition, code of practice or other provision included by virtue of the Law, and request information from Licensees as necessary;

Crown and Anchor

Crown and Anchor tables are a popular entertainment in Guernsey, featuring at summer shows and regattas. Crown and Anchor is a dice game, played rapidly against a bank and may be offered by licensed operators at permitted events to raise funds for good causes.

The game requires three dice of equal shape and size marked with six symbols: anchor, crown, diamond, club, heart and spade. These six symbols are replicated on a green baize mat. The player places their wager on one or more of these symbols. The operator places the dice in a cup (the cup must not be transparent), which is rattled and turned upside down. The cup remains upside down and covering the fallen dice. The cup is not lifted until all bets are placed. The cup is then lifted to reveal static dice bearing the winning symbols.

Those punters who have backed the symbols on the mat that relate to the outcome of the dice win the following amounts:

- Even money if one symbol is matched.
- 2:1 if two symbols match.
- 3:1 if three symbols match.

The punter loses their stake if the dice does not reveal the symbol or symbols they chose. The return to the player, on average, is estimated as 92.1% of the stake.

Legal Position

Under the Ordinance, Crown and Anchor is not unlawful gambling as long as:

- the game is played only at an event of the following nature:
 - agricultural or horticultural shows
 - horse-race meetings
 - regattas
 - other events where-
 - the event includes participation in, or support of, sports, games or cultural activities
 - the main objective of the event is to raise proceeds which are devoted to purposes other than private gain.
- the game is played only with, and in accordance with a written permit issued by the Committee
- the game is conducted only by a holder of an operator's licence
- no person under eighteen takes place in the playing of the game, whether as a player or as an assistant to the operator.

Operator Licence

A Crown and Anchor operator licence is valid until 31st December (irrespective of when the licence was initially granted) and must be renewed on a yearly basis. Individuals wishing to apply for/ renew an existing operator's licence must apply in writing to the Committee using a form provided by the Committee, specifying:

- the name and address of the applicant
- the applicant's signature
- any other particulars set by the Committee [the details of any persons who the applicant envisages will assist in operating the licence]
- be accompanied by a fee

The grant of an operator's licence will be considered by the Committee no less than twenty eight days after receipt of the application. The Committee will advise the applicant as soon

as possible of the proposed date. The applicant must, at least twenty one days prior to the hearing provide the Chief of Police with notice in writing of the application hearing, supplying information about his previous employment and the names of at least two referees to whom references may be made. The Chief of Police will provide his views relating to the application. The applicant is entitled to attend the hearing or alternatively may be represented by an advocate.

The Committee will refuse to grant a licence if:

- it is not satisfied that the applicant is a fit and proper person to hold a licence,
- the applicant is under the age of twenty years,
- the applicant has, within the last twelve months, been refused the grant of a licence because the Department was not satisfied that the applicant was a fit and proper person,
- an operator's licence previously granted to the applicant is under suspension, or the applicant is disqualified from holding an operator's licence,
- the application for the grant of the licence does not comply with the legislative requirements.

The Committee may refuse to grant a licence if:-

- the applicant has been convicted of an offence under the Gambling Law or Ordinance or an offence involving fraud or dishonesty
- the Committee believe that the applicant has previously failed to observe the conditions of a table permit under which he had operated a game.

In the case of a new application, the Committee will wish to satisfy itself of the individual's knowledge of Crown and Anchor.

Where the Committee refuses to grant an operator's licence, it shall notice the applicant as soon as possible in writing. An individual aggrieved by the Committee's decision may appeal to the Royal Court (sitting as an Ordinary Court).

Table Permit

A promoter wishing to have Crown and Anchor at their event, must apply in writing to the Committee for a table permit using a form provided by the Committee. In this application, the promoter must specify:

- the proposed event
- the date(s) of the event
- the name of the licensed operator who is to operate each table

This must be accompanied by:

- a written statement by the occupier of the land confirming that they have no objections to Crown and Anchor being operated
- a letter / email from the Constables and Douzaine of the Parish concerned
- a fee of £100 per table per day

In considering the grant of a table permit the Department will consider:

- any comments received by the Constables and Douzaine of the Parish concerned. Where the parish has not been provided opportunity to make representations on the application, the Office will not grant an application;

The Committee is not able to grant a table permit:

- Good Friday or Christmas Day
- Between the hours of 11 o'clock at night and nine o'clock in the morning
- For more than three days at any event.

Subject to the above, the Committee has absolute discretion in granting, or refusing to grant a table permit. Additionally, the Committee may grant any conditions which it considered necessary or expedient. This may include imposing a limit on the stake which may be placed by any player on any one symbol.

Rules surrounding Crown and Anchor

Display of Notices

Operators must clearly display adjacent to their table:

- The method of play and limitations on any maximum returns or minimum stakes;
- A sign in characters of not less than one inch clearly stating that individuals under the age of eighteen must not play Crown and Anchor
- The House Rules which must contain the following:
 - **“Cock Dice**
In cases where the dice are cocked, meaning either tipped against one another or square on top of one another so that no defining face is provided, then that game is voided and the dice must be returned to the cup without win and without loss.
 - **Rolling Dice**

If upon reveal the dice roll with the lifting of the cup the game is not void. Those symbols showing uppermost once the dice have settled will be the winning symbols for that game.

- **No person other than the dealer shall shake the dice or lift the cup.**

In cases where a person other than the dealer shake or lift the cup, then that game is voided and the dice must be returned to the cup without win and without loss.”

Advertising Events

Promoters of events may advertise that Crown and Anchor will be taking place at any given event but must do so in a socially responsible way in particular being mindful of the importance of protecting children and vulnerable persons. This includes making sure that they adverts do not:

- portray, condone or encourage gambling behaviour that is socially irresponsible or could lead to financial, social or emotional harm;
- particularly appeal to under 18s, especially by reflecting or being associated with youth culture;
- suggest that gambling can be a solution to financial concerns, an alternative to employment or a way to achieve financial security;
- exploit the susceptibilities, aspirations, credulity, inexperience or lack of knowledge of children, young persons or other vulnerable persons.

Operator's Assistants

The Committee recognises that in order to operate Crown and Anchor successfully at busy events, it may be necessary for the operator to appoint an assistant to facilitate the playing of the game. For the avoidance of doubt, the operator is fully responsible for any action or omission taken by their assistant.

The Committee expects that an operator will seek to satisfy themselves of the suitability of their assistant(s). This should include insuring that assistants have a comprehensive understanding of the rules governing Crown and Anchor and that they have no prior relevant convictions (convictions which may be considered relevant would include dishonesty offences).

Young People

No individual under eighteen may partake in the playing of Crown and Anchor as either a player or as an assistant to the operator. Operators are expected to ask for photographic proof of age from any individual who looks under the age of 21 who wishes to play the game.

If an operator is aware that an adult is playing the game on behalf of a young person, the Department expects that the operator will decline to accept the bet. The Committee is of the opinion that knowingly accepting a bet that is being laid on behalf of a young person is irresponsible and goes against the Key Objectives.

Requesting a customer to leave

Should an operator suspect that a customer is under the influence of drinks or drugs, the operator should refuse to accept any further bets immediately and request that the customer leave the area. Similarly, if any customer is acting in a disorderly manner, the operator must ask the individual to leave. Operators should seek assistance from the Police in discharging this duty as appropriate.

Payment

Crown and Anchor operators must only enable customers to gamble by way of cash payments at the time of the game itself. Operators must not accept anything by way of pledge for the payment of debt.

Incident Report

All licenced operators should inform the Committee of any incident or event that impacts upon their suitability to hold a licence or which the Department might ordinarily expect to be made aware of.

Grounds for suspension or revocation of a Licence

The Committee may make an application to the Court to suspend or revoke a licence when the holder of an operator's licence is convicted of any offence under the Law or any Ordinance made thereunder or of any offence involving fraud or dishonesty.

Compliance

Non-compliance with this Policy will be considered by the Committee for Home Affairs as a breach and will be considered at the time of renewal.