

ANSWERS TO THE DECLARER PLAY QUIZ ON PAGE 14 by DAVID HUGGETT

1.

	♠ K 5 3	
	♥ 7 6 2	
	♦ J 5	
	♣ A Q J 6 2	
♠ Q 10 8 6 2	N W S E	♠ 9 4
♥ Q 8		♥ J 10 9 4 3
♦ K 9 6 4		♦ Q 7
♣ 8 4		♣ K 10 9 7
	♠ A J 7	
	♥ A K 5	
	♦ A 10 8 3 2	
	♣ 5 3	

You are declarer in 3NT and West leads the ♠6. East plays the ♠9. How do you plan the play?

The lead has done you no harm and a quick tally of the tricks shows that if you can make three club tricks you will make the contract. That is true but you have to be careful how you go about trying to achieve this aim. Suppose you win the first trick in hand and play a club to the jack, which wins the trick when East correctly holds up. What do you do now? You might come back to hand with a spade and repeat the finesse. Unfortunately, if it now fails and it turns out that East started with four clubs, you will never be able to establish the clubs and enjoy them because you will be an entry short to dummy.

The key is to duck a club at trick two, making the opposition win the trick. Then, when you regain the lead, you can take a club finesse, not minding if it loses. As long as clubs break no worse than 4-2, you will be able to make three tricks in the suit. If dummy had started with ♣A-K-x-x, the initial duck would somehow seem much easier.

2.

	♠ Q J 9 8	
	♥ A 6 2	
	♦ A K 7 5 2	
	♣ 9	
♠ 6 4	N W S E	♠ 5 2
♥ K Q J 7		♥ 10 9 5
♦ Q 10 8 3		♦ J 9 6
♣ 8 5 4		♣ A 7 6 3 2
	♠ A K 10 7 3	
	♥ 8 4 3	
	♦ 4	
	♣ K Q J 10	

You are declarer in 6♠ and West leads the ♥K. How do you plan the play?

Clearly, you cannot afford to duck the opening lead. With the ace of clubs to knock out at some stage and the player with that card very likely to have a second heart to play, you have to rid yourself of the two losing hearts before touching clubs. One will go on a top diamond and the other will go on dummy's fifth diamond if you can establish the suit.

So win the lead, play the two top diamonds and ruff a diamond high. Re-enter dummy with a trump and ruff another diamond high, establishing the fifth diamond in the process. Then you can enter dummy once more with a trump and dispose of your losing heart on the long diamond. All that then remains is to knock out the ace of clubs.

What do you need to make the plan work? Well, diamonds have to be 4-3 but trumps have to break 2-2 as well or the closed hand will run out of trumps before the clubs are good. Note also that you cannot afford to draw trumps before playing on diamonds. Having a top diamond ruffed is not a worry here because you need the suit to break kindly anyway.

3.

	♠ K 9 8 4	
	♥ A 2	
	♦ A K 7 6 3	
	♣ J 5	
♠ A	N W S E	♠ 6 2
♥ K Q J 9 7 4		♥ 10 8 6 5
♦ 10 2		♦ Q J 8
♣ A Q 10 2		♣ 9 7 6 4
	♠ Q J 10 7 5 3	
	♥ 3	
	♦ 9 5 4	
	♣ K 8 3	

You are in 4♠ and West, who bid hearts, leads the ♥K. How do you plan the play?

Apparently, you have an inescapable loser in trumps and diamonds, so you have to hope that you can restrict your club losers to just one. East might hold the ace, though, with West in the bidding, perhaps this is wishful thinking. Of course, you could establish the diamond suit if they break 3-2, but then you have to lose one in the process; if you lose that trick to East then a club through your king could prove embarrassing. You might manoeuvre to let West win the

diamond loser if he has the queen or any three diamonds, keeping East off lead. Fortunately, there is a much better way that offers a good chance of success. Just duck the first trick! Then you can discard a diamond on the ace of hearts later and ruff the third round of diamonds. As long as West has the ace of trumps, you will find that East is effectively out of the game and therefore unable to make a damaging club switch. In the meantime, you will discard the two low clubs in hand on the two established diamonds in dummy.

4.

	♠ J 4	
	♥ 7	
	♦ A 8 7 5 4 3 2	
	♣ 8 4 3	
♠ 7 5 3	N W S E	♠ K 10 9 8
♥ 6 3 2		♥ 9 5 4
♦ K J 9		♦ Q 10 6
♣ K Q J 7		♣ 10 9 5
	♠ A Q 6 2	
	♥ A K Q J 10 8	
	♦ Void	
	♣ A 6 2	

You are declarer in 4♥ and West leads the ♣K. How do you plan the play?

This hand is frustrating because you can count ten tricks via two spades, six hearts, one diamond and one club. The trouble is that you are isolated from dummy and unable to gain access to the ace of diamonds – or so it seems. One plan might be to win the club and play a low spade in the hope that West holds the king. Even if East holds this card, there is the chance that he might not have the nous to return a trump, in which case you could ruff the third round and reach dummy that way. The opposition would have to be poor for that second option to work and there is in fact a neat solution. Win the club and play the queen of spades! If this loses to the king, you can gain access to dummy with the jack later. If instead the queen holds, you can play the ace of spades and ruff one in dummy.

It would take a very hostile break somewhere or a defender with only two spades and the nine of hearts to thwart this plan.

All the examples this time involve a long suit in dummy that you need to utilise in the most efficient manner. ■



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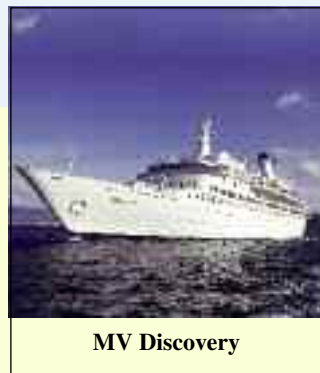
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JANUARY 2009

- 10 – 30 Antarctica & the Chilean Fjords 1
- 23 – 25 Staverton Park
- 24 –13/2 Antarctica & the Chilean Fjords 2
- 30 – 1/2 Denham Grove
- 30 – 1/2 Staverton Park
- 30 – 1/2 The Beach Hotel



MV Discovery

FEBRUARY 2009

- 3 – 5 Marsham Court
- 6 – 8 Barony Castle
- 6 – 8 The Beach Hotel
- 7 – 1/3 Cape to Cape
- 13 – 15 Denham Grove
- 20 – 22 The Olde Barn
- 22 – 8/3 Tunisia
- 27 – 1/3 Staverton Park
- 27 –15/3 South Africa & the Indian Ocean

MARCH 2009

- 1 – 3 Marsham Court

MARCH cont

- 3 – 5 Marsham Court
- 6 – 8 Barony Castle

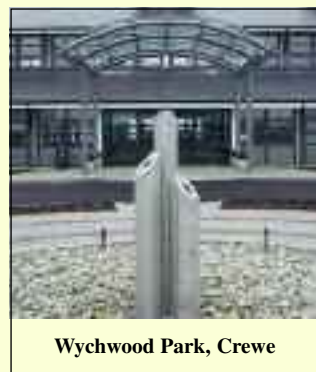


Marsham Court, Bournemouth

- 8 – 22 Tunisia
- 13 – 15 Staverton Park
- 13 – 15 The Olde Barn
- 13 – 29 Jewels of the Indian Ocean
- 22 – 5/4 Tunisia
- 27 – 29 Staverton Park
- 27 –12/4 India & the Persian Gulf

APRIL 2009

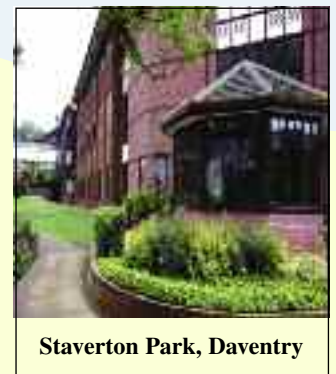
- 1 – 3 Marsham Court
Rubber/Chicago



Wychwood Park, Crewe

APRIL cont

- 3 – 5 Staverton Park
- 3 – 5 The Olde Barn
- 3 – 5 Wychwood Park
- 12 – 26 Red Sea & the Eastern Mediterranean
- 17 – 19 Denham Grove
- 17 – 19 Wychwood Park
- 24 – 26 The Beach Hotel
Rubber/Chicago
- 26 – 28 Marsham Court



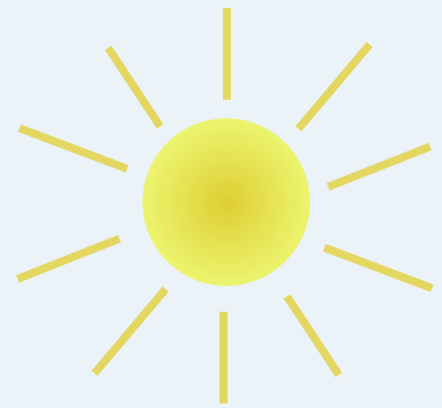
Staverton Park, Daventry

- 26 –10/5 Black Sea, Turkey & Greek Isles

MAY 2009

- 10 – 24 European Odyssey
- 15 – 17 Denham Grove
- 24 – 31 Norwegian Fjords 1
- 31 –14/6 St Petersburg and the Northern Capitals

Holidays, Weekends



Comprehensive list. Cruises are in blue, overseas holidays in green and UK breaks in black.

JUNE 2009

- 1 - 3 Marsham Court
- 5 - 7 The Beach Hotel
- 12 - 14 The Beach Hotel



Port El Kantaoui, Tunisia

- 14 - 24 Land of the Midnight Sun
- 19 - 21 Blunsdon House
- 19 - 21 Denham Grove



Blunsdon House, Swindon

- 24 - 6/7 Faroes, Fire & Ice

JULY 2009

- 2 - 4 Marsham Court
- 6 - 19 Baltic Treasures
- 10 - 12 Denham Grove

JULY cont

- 17 - 19 Marsham Court
- 19 - 2/8 North Cape, Arctic Circle & Russia
- 22 - 24 Marsham Court
- 24 - 26 Denham Grove

AUGUST 2009

- 2 - 13 British Isles Discovery



Barony Castle, Nr Peebles

- 7 - 9 Denham Grove
- 13 - 26 Baltic Capitals
- 21 - 23 Denham Grove
- 26 - 3/9 Norwegian Fjords 2

SEPTEMBER 2009

- 3 - 10 Cruise to the Riviera
- 10 - 19 Italian Odyssey
- 11 - 13 The Beach Hotel Rubber/Chicago
- 19 - 1/10 Adriatic & Aegean Treasures

SEPTEMBER cont

- 23 - 25 Marsham Court
- 25 - 27 Staverton Park



Antarctica

- 30 - 2/10 Marsham Court Rubber/Chicago

OCTOBER 2009

- 1 - 12 Black Sea Discovery
- 2 - 4 The Beach Hotel
- 9 - 11 The Olde Barn
- 12 - 26 Black Sea & Aegean Adventure
- 16 - 18 Staverton Park
- 16 - 18 The Beach Hotel



The Beach Hotel, Worthing

OCTOBER cont

- 16 - 18 The Olde Barn
- 16 - 18 Wychwood Park
- 23 - 25 Barony Castle
- 23 - 25 Denham Grove
- 23 - 25 Wychwood Park
- 30 - 1/11 Denham Grove
- 30 - 1/11 Marsham Court
- 30 - 1/11 The Olde Barn

NOVEMBER 2009

- 1 - 15 Tunisia
- 2 - 14 North African Treasures
- 6 - 8 Barony Castle



The Olde Barn, Marston

- 6 - 8 Blunsdon House
- 13 - 15 Denham Grove
- 13 - 15 Staverton Park
- 13 - 15 The Olde Barn
- 15 - 29 Tunisia
- 20 - 22 Barony Castle
- 20 - 22 Wychwood Park
- 27 - 29 Denham Grove



Signal Attitude on Partner's Lead

One thing that makes defending hard is that you cannot see all of your side's assets. One way the defenders make life easier for each other is with a signal. Most signals involve the play of cards that cannot win a trick – usually spot cards. The most basic signal is of attitude – you encourage or discourage a suit that partner has led by playing high or low respectively.

Layout A

♠ A 8 5	♠ K 7 2
♥ A 8 5 2	♥ K 9 7
♦ K 5	♦ Q 10 7 2
♣ Q 10 7 3	♣ J 6 4

N	E
W	S

South's exact contract is not critical to your play on layouts A and B. It might be 3NT or 4♥. Partner leads the queen of spades and dummy's ace wins.

On A, you should play the seven of spades – this is the highest spot card you can afford to play. It says 'I like spades, please continue the suit.'

Layout B

♠ A 8 5	♠ 7 4 2
♥ A 8 5 2	♥ K 9 7
♦ K 5	♦ A Q 10 7
♣ Q 10 7 3	♣ J 6 4

N	E
W	S

Again, partner leads the queen of spades and dummy's ace wins. This time you have no help in spades and so send a very different message on B.

You play the two of spades – your lowest card in the suit. It says, 'sorry partner; I cannot help you in this suit. Please try something else.' On this hand, you hope for a diamond switch.

On layout A, you held the king of spades – the highest card you could possibly hold in the suit given the dummy. You do not have to have a top card to encourage partner to lead the suit again.

On C and D below, South is in 3NT. Partner leads the queen of spades and dummy's ace wins.

Layout C

♠ A 8	♠ 10 7 2
♥ Q J 5	♥ K 9 7
♦ Q J 10 5	♦ 9 7 6 2
♣ Q 10 7 3	♣ A 6 4

N	E
W	S

Your ten of spades will help to set up the spades. If you get in with the ace of clubs, you intend to return the suit. Perhaps declarer will play on diamonds before clubs and partner will gain the lead first. In this case, you are still happy to see spades led again. To tell partner this, you play the seven of spades on the first trick.

Layout D

♠ A 8	♠ 7 4 2
♥ Q J 5	♥ A 9 7
♦ Q J 10 5	♦ 9 7 6 2
♣ Q 10 7 3	♣ A 6 4

N	E
W	S

This time, you cannot offer any help in spades and play the two on the first trick. Partner, if holding ♠Q-J-9-x-x, may well switch to a heart after getting in to put you in for a lead through South's remaining ♠K-10.

Attitude signals can apply after the first trick and to either defender. The rule is that, if your side leads the suit before declarer does, a signal usually indicates your liking or otherwise for the suit.

Layout E

♠ J 8	♠ K 9 4 2
♥ 8 5	♥ J 9 7 6 2
♦ K Q J 10 5	♦ 8 7
♣ K 9 7 3	♣ 4 2

N	E
W	S

South plays in 5♣. You lead the six of hearts to the five, king and ace. Declarer plays a trump. Partner wins with the ace and switches to the ace of spades.

You would very much like to see spades continued and encourage with the highest card you can afford, the nine. If you do not encourage spades, partner may well revert to hearts, playing you for the queen of hearts rather than the king of spades. Indeed, if you held J-9-4-2 of spades and a queen-high heart suit, you would play the two of spades to discourage spades. Looking at dummy, partner would surely get the right message.

Summary

To recap, usually you signal your liking (attitude) for a suit if partner leads it. You play a high spot card to say that you like the suit (encourage) or your lowest card to say that you do not. ■



Don't Run from the Frying Pan into the Fire

Something bad has happened. The opponents have sharpened their doubling axes and are looking to penalise you. What should you do? As a rule, it is rarely right to try to escape: you may make things even worse. Suppose you pick up this:

♠ 4 3 2
♥ 9 8 5 3
♦ J 6 3
♣ 7 6 5

Your partner opens 1NT (12-14) and the next hand doubles. Do you run? It is likely that the opponents have game on, so a penalty of 500, if you are not vulnerable against vulnerable, is not the end of the world; even 800 at teams scoring will see you lose only a fewimps. If you decide to run away, then the downside is that

- a) You may not find a fit
- b) Going to the two level will see you having to make one more trick before you start – unlikely with a hand so flat.

Some of the time when it is right to move from 1NT doubled, your partner may do so anyway: he may have a five-card minor, for example and bid it.

The plus side of removing arises when you believe your opponents do not know what they are doing and may let you off the hook.

Things to think about if you decide to run are:

- a) What are the conditions of contest? If it is teams, then running away and getting it wrong can be very expensive. If it is pairs then, of course, a bottom is a bottom so you may take a bit more of a risk.

- b) What is everyone else playing? If nearly everyone in your club plays a 12-14 1NT, then you are likely to be in good company and taking a big risk is not worthwhile. If many of the pairs play strong no-trump, you are more exposed and likely to get a poor result in 1NT doubled.

E/W Vul.	♠ K 8 6				
Pairs.	♥ A 2				
	♦ K Q 10 4				
	♣ Q 10 4 2				
	♠ Q 10	N		♠ A J 9 7 5	
	♥ Q 10 7 6 4	W	E	♥ K J	
	♦ 9 8 7 2	S		♦ A 5	
	♣ K J			♣ A 9 8 3	
				♠ 4 3 2	
				♥ 9 8 5 3	
				♦ J 6 3	
				♣ 7 6 5	

-300 in 1NT doubled on a low spade lead was a joint top. Those who ran conceded a bigger penalty or a game.

Another common time when you have to decide whether to run arises when partner has overcalled and someone has doubled. You hold as South:

♠ 7 5 3 2
♥ Void
♦ K J 7 4 2
♣ Q 10 8 5

Your left-hand opponent opens 1♠ at Game All and the auction continues:

West	North	East	South
1♠	2♥	Pass	Pass
Dbl	Pass	Pass	?

Now what do you do? You are vulnerable

and you have no hearts. This is going to be awful. Partner might hold a minor to go with his hearts, but if he does not (and that will be more often), you will be turning a penalty into a very big penalty. Partner knew he was vulnerable when he bid. He should have a six-card suit of decent quality. Take your medicine and go quietly. By contrast, now suppose you held this as South:

♠ K J 7 4 3
♥ 6 5
♦ Q 10 8 5 4 3
♣ Void

The auction goes like this:

West	North	East	South
1♥	2♣	Pass	Pass
Dbl	Pass	Pass	?

Now you have such good length in the other suits that the fire may well be more attractive than the frying pan. In addition, any escape will be at the same level (i.e. still at the two level). On this sort of hand, an SOS redouble (i.e. asking partner to rescue you) is ideal – but be aware that such hands are rare.

Finally, here are some points to consider on whether to run when someone doubles your partner.

- Are you playing teams or pairs? Be much less willing to run at teams. The upside is very much smaller.
- Are you playing with a sound overcaller? Be more inclined to let him have his way if you are.
- Are you at least 5-5 and preferably 6-5 in the other suits? Do not run unless you have extreme distribution. ■



Don't Underbid Small Hands

Sometimes you pick up a hand that looks small but, as the auction proceeds, it can grow. In a money game as dealer at game all, you pick up:

♠ Q 10 6 5 3
♥ 6 5 4 3
♦ 7 6 3
♣ 5

West	North	East	South
			Pass
1♥	2♣	2♦	Pass
2♥	2♣	4♥	4♣
5♥	Pass	Pass	?

The hand is weak but you bid 4♣ last time as your prospects seem to have improved. It is your turn again after 5♥ from LHO and two passes.

Well, you have only a queen but partner has bid twice vulnerable and is favourite to be 5-6 in the blacks. You try 5♠ bravely, which RHO doubles on the way out. This is the full deal:

♠ A J 9 7 4
♥ Void
♦ 4 2
♣ A 10 8 7 4 3

♠ K
♥ A Q J 10 9 7
♦ K J 8
♣ J 9 2

♠ 8 2
♥ K 8 2
♦ A Q 10 9 5
♣ K Q 6

♠ Q 10 6 5 3
♥ 6 5 4 3
♦ 7 6 3
♣ 5

5♠ makes easily and 5♥ will make too if you miss your club ruff. Your hand grew in value once you knew that partner had a black two-suiter, so do not underbid just because it is small!

Still in a money game, you pick up:

♠ 3
♥ Q J 4 3
♦ 6 5 4 3 2
♣ 7 5 2

This is typical, another small hand! Your gloom is short-lived when your partner deals and opens 2♣ (your big bid). You respond 2♦ (negative/waiting) dutifully and partner surprises you again by re-bidding 2♥. Now it is time to re-evaluate.

Partner has announced a game-forcing hand with hearts as its primary suit. In that context, your hand has become very powerful as you have four-card trump support and a singleton. Do not underestimate the power of this hand. Best is 3♠, a 'splinter bid' showing a spade shortage and good heart support. Partner next bids 4♣ as a cuebid; now you have nothing more to say so should sign off in 4♥. To your surprise, partner leaps to 6♥! Fear not, the full deal:

♠ 3
♥ Q J 4 3
♦ 6 5 4 3 2
♣ 7 5 2

♠ Q 6 5 2
♥ 5
♦ K J 7
♣ J 10 9 8 6

♠ K J 8 7 4
♥ 6 2
♦ Q 10 9
♣ Q 4 3

♠ A 10 9
♥ A K 10 9 8 7
♦ A 8
♣ A K

North	South
	2♣
2♦	2♥
3♠ (splinter)	4♣
4♥	6♥

South was in fact looking for a grand slam with his 4♣ cue-bid. Once he heard you show your spade shortage, he knew that the small slam was a virtual certainty.

Now that you are getting the idea:

♠ J 7 6 5 3
♥ 10 9 2
♦ 6 5 2
♣ Q 2

Partner opens 1♥ and RHO overcalls 1♠. You pass and LHO passes too. Partner bids 3♣ and RHO passes. It looks natural to give preference to three hearts, but think! Re-evaluate your hand. You have three-card support when you might not have and you have a useful card in partner's second suit so you should take the pressure off partner and bid 4♥. The full deal:

♠ J 7 6 5 3
♥ 10 9 2
♦ 6 5 2
♣ Q 2

♠ A K Q 10 9
♥ 7 6
♦ K J 9 8
♣ 10 3

♠ 8 4
♥ A 8 5
♦ Q 10 4 3
♣ 7 6 5 4

♠ 2
♥ K Q J 4 3
♦ A 7
♣ A K J 9 8

As you can see, partner really does not have anything special for his actions and 4♥ is a great contract, making easily with the even heart break.

So remember; be prepared to re-evaluate your hand as the auction progresses and 'don't underbid small hands'!

READERS' LETTERS

CORRECTION

While it is good to see Mr Atkinson's Uncle Leo returning to your pages, it is sad that he seems to be losing his memory, though fortunately not for the cards. In his *Elegy* Thomas Gray wrote: 'Full many a flower (not 'Rose') is born to blush unseen....'. The good Baron might find it helpful to remember that 'Full' and 'Flower' are nicely alliterative.

John Field Evans, Cambridge.

NO RE-DEALS

I was surprised to read that the prevention of re-dealing of flat hands could generate such objections.

When I used to direct, I did not support such re-deals because I thought it arrogant to assume that everyone would bid in the same way as the first table. But from my viewpoint, it also helped to speed up play. There was usually one table persistently behind in play and a blank hand could bring the circuit back into line without the need to be dictatorial.

**Brian Isherwood,
Chalfont St Peter, Bucks.**

LET'S BE MORE POSITIVE

Keep up the good work, we always enjoy the magazine, although perhaps getting a little tired of all the bad comments about the EBU P2P proposal from 'readers', but these comments are perhaps preferable to those about 'dress in the club etc'.

It seems that in all things, people are ready to go into print with criticism, but rarely praise... you may not be a golfer, but the negatives about the European team in the recent Ryder Cup Match, were rather sad: our team played well, but the Americans just played better. It was a super week's golf.

**Mr Gordon Lawrence,
Wilmington, Kent.**

BRIDGE OVERSEAS

Apologies if this isn't the correct site for my comments.

A varying number of international bridge 'Die Hards' who are partially resident on this Island get together each Tuesday, in the afternoon, to play bridge. Two (at least) of us receive BRIDGE every other month, but only if we are lucky as Thailand's post is at best unreliable. It tells us, when reading the magazine, that we are not alone, other players have the same problems and experience the same difficulties as ourselves. Mr Bridge, especially your on-line version, helps us to understand the problems and read the possible solutions, as published by your experts, of bridge players throughout UK.

My part in our 'Club' is one of administration. I suggest movements and competitions, depending on how many members arrive for a session, print out relevant documents and

calculate the scoring (which is done the next day and transmitted via email to all members. We don't have Bridgemate or any equivalent so everything is 'Hands On'). We do not have a director as such, but any problem arising during play is quickly discussed and a solution arrived at which is binding.

So what am I trying to say here? We are proud to say there is a bridge club on Koh Samui, even though it is very small. We are pleased to accept visitors and we will find a partner for single visitors. We feel an affection with Mr Bridge even though we are far from (UK) home.

We appreciate the advice, articles, comments, stories and advertisements from Mr Bridge. Long may you continue.

**Martin Bagnall,
Koh Samui, Thailand.**

ANY OLD IRON

I have today posted to you a packet of used stamps – freepost. I would also like to know if you collect silver foil, such as milk bottle tops etc., or maybe you could tell me who will accept such?

P Ward, Nuneaton, Warwicks.

Let me see what I can raise with used stamps before starting into the salvage and recycling business.

AIDE MÉMOIRE

As a new reader I find your magazine very interesting. But as an average player I

find a lot of it hard to grasp!

So your new bridge player should hear how I got to grips with bidding. A set of blank postcards with all the calls listed, sheet by sheet, starting with opening bids and responding bids.

You can refer to these each time, if other players have no objection. It certainly helps to fix the bids in your mind.

Hope this helps.

Mrs M Christie, Chingford.

JUDICIAL

In response to Mr R Hill of Fleet, BRIDGE 91, 'Over the Limit' I expect good entries are granted a bit of judges' license.

**Mr John Crosher,
Royston, Herts.**

MORE CORRECTION

The quotation from Gray's *Elegy* on page 38 of the current issue is incorrect.

It is:

'Full many a flower is born to blush unseen.

And waste its sweetness on the desert air'

If Baron Leopold von Munchausen had any academic qualifications, they certainly weren't in English literature!

He has used the incorrect quotation once before in your publication and this is the second time I have written to correct it.

Mind you, I think the aristocratic gentleman is a better player than I am!

Mr Peter Mohan, Bedford. ►

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SHORTIES

Please delete my name from your database, as I have recovered from bridge.

Mr T. Johnson, Leicester.

Can we have a bridge poetry competition?

Mr W F McCloskey, Belfast.
[Details next year.](#)

Do you know how many players under the age of 30 are sent copies of BRIDGE?

Miss Cook, Macclesfield.

I look forward to receiving your magazine and the first thing I do is Bernard Magee's Bidding Quiz.

Mrs Johnson, Amersham.

Could David Stevenson give a full description of the law on revokes?

Mr W. J. Bartlett, Harrow.

Fewer bubble cartoons.

Mr George Thornton, Colne.

Any chance of including a regular cryptic bridge-themed crossword?

Mr A Davies, Brixham.
[Starts in the next issue.](#)

On your weekends it would be appreciated if you sometimes played rubber/Chicago bridge.

Mrs Fromm, London, N14.
[See the regular advert.](#)

Please stop the silly stories. They detract from the quality of the magazine.

Mr Campbell, West Kilbride.

I would like a brief 'Rules for Rubber Bridge'. Is there such a thing?

Mrs Cumming, Edinburgh.

Please accept a quiz entry from a recycled teenager.

Mr Juggins, Strood, Kent.

I am delighted that Andrew Kambites has joined the magazine. His articles are a joy to read.

Mrs A Buston, Banchory.

Glad 'Bubble' captions down to one page. Sorry you plan to put it back to two!

Mrs S Knapman, Dunblane.

Try to carry on your magazine. If in trouble, launch a plea to readers.

Mr Airey, Pangbourne.

List long established adages often proven wrong. eg. 'Declarer can do no wrong'.

Mr Taylor, East Grinstead.

Useful advice from pleasant experts. Fair balanced coverage of the EBU 'Wars'.

Mr Ian Potts, Harrogate.

I miss the small adverts listing items 'For Sale'.

Mr Nightingale, Maidstone.

If there are financial problems with free distribution I, for one, would willingly pay a regular sub.

Mr R. Knight, Harlow.

Do you ever hold bridge weekends at Bournemouth?

Mrs Potter, Burgess Hill.

[See Marsham Court Hotel ads.](#)

An article on 'Leading from weak suits when you have dangerous suits' please.

Mr Peel, Horsforth, Leeds.

An article on duplicate scoring would be appreciated.

Mr Delaney, Taunton.

How about asking Andrew Robson to contribute? He may not be the 'cruising' type but he has so much to offer the aspiring player.

Mrs G Yardley, Wirral.

Can you please make the pictures of the contributors less dark and glowering?

Mr A Low, Croydon, Surrey.

Freddie North to explain more conventions used in the modern game. The page heading could be 'The Locksmiths Key'.

Mr Drummond, London NW1.

Adverts listing people needing partners by club or area.

Mrs Gunn, Gillingham, Kent.

BRIDGE has improved recently and is full of interesting and useful material. Rather too many letters, though.

Mr L Less, Suffolk.

[Quite So.](#)

I would like to buy eight bidding boxes, any chance of buying them through your magazine?

Mrs J Parsey, Northwood.

[Try 01689 891122.](#)

99.9% of the caption comments are a waste of space. We suggest you only print the best three.

Mr and Mrs Potter, Seaton.

READERS' LETTERS

continued

UNBIN THEM

I was a little surprised to read 'Bin Them' (Pamela Littlejohn's Letter, October 2008). Our used cards are welcomed by local whist drives, jumble sales, old people's homes prisons and playgroups.

Mrs Anthea Carmichael, Barnstable, Devon.

MORE PASS OUTS

With reference to Mr Hugh Williams' letter in BRIDGE 91 about re-dealing passed hands, he writes 'the re-deal prevents anybody who plays even small variations to standard Acol from using their bidding judgement. This is obviously to their disadvantage'. I fail to see what possible disadvantage there can be in not seeing a hand which has been re-dealt, but seeing a different deal instead, on which bidding judgement can be exercised.

The other day, on two successive boards where I had passed with a flat hand and 9 or 10 points, the deal was thrown in (and I noticed in the traveller that the deal had been thrown in at most tables). We got an above average score on the first deal and a below average score on the second. It was sheer chance what score we got, and the only chance I had to exercise my 'bidding judgement' was in making a routine pass. I feel I have more reason to feel hard done by than a person who would have objected to having the hand re-dealt originally, despite being then given a probably more interesting hand in which to exercise 'bidding judgement'.

Peter Calviou, Amersham, Bucks.

DON'T BIN THEM

In answer to 'Bin Them' letter from Patrick Littlejohns, may I suggest that readers don't throw all their cards away once they've got beyond a few uses; instead, send them off to some of our servicemen fighting abroad, with a friendly note attached.

Mrs Hilary Hefferman, Welling, Kent.

LITTLE VOICE AID

Hope the enclosed used postage stamps will be of use for your new charity, which I consider is a very good one.

In the 1960's, a friend of mine spent several years in Ethiopia working for the WHO, building and developing the new medical facilities there, which unfortunately were destroyed subsequently in the troubles.

Heather Briggs, Portsmouth.

RE-REGISTRATION

Maybe you could put some sort of code or date on the address label to tell people when they need to 'renew'. This would help those like me who have no idea when they last contacted you.

Mr J Jennings, Holt, Norfolk.

[I have found the best memory jolt is not sending it – it is free after all.](#)

YUK

Re Irritating Habits, BRIDGE 91. One of the worst habits that I have come across is the person who licks his finger before taking out his bidding card.

Name and address supplied.

CAREFUL NOW

I went for a restful read of BRIDGE on my swing hammock in the sunshine (like one does) – when my eyes rested on my name in print I nearly fell off.

Mrs Julia Farmer, Truro, Cornwall.

READERS' LETTERS

continued

HAVING NONE

I would be grateful if any of your educated readers could tell me how one can possibly have 'none'. Should the opposition be entitled to ask players to produce 'none' as proof that there is no revoke? I wonder also whether any of your readers might be interested in my own variation of Basic Acol?

BASIC ACOL

My Blackwood's Roman Key Card
And my diamond's multi-two
And my bidding might be splintered
If it hasn't got a cue
And if I've got two unbid suits
I use a Sputnik double
And I always blame my partner
If I get myself in trouble
And I use this complex bidding
'Cos I like to win you see
So if we don't get any tops
It can't be due to me.
Jack Bignold, South Croydon.

STILL TRYING

I started playing in the Army at 18. I am now 85 and still no good. I particularly like the easy to read bold print in your magazine, such a boon for the over 80's' with macular degeneration.
Mrs M Norman, Kettering.

CARD RELEASE

Can nothing be done to stop a player just displaying the hand-held card towards the table centre? Placing the card down on the table is so much more acceptable.
Mrs M D Jones, Hove.

SAME GAME

Many of us retired and older players enjoy playing rubber and Chicago bridge at a

friendly level. I wonder if we could have a bit more about rubber bridge.

Mrs Janet Johnson, Reading.
It really is the same game and there is nothing much different to say except when it is played for money.

TEXT ENLARGEMENT

Thank you very much for your kindness ringing me and trying to help me with the enlargement of your magazine print. I really feel so sorry that I was not able to do the work on the computer that you suggested but did pass your information on, which I was so grateful to you for. Alas, I feel it wasn't possible without a great deal of effort, I was told.

Since that time I have contacted our local library and joy, they told me that it would be possible for them to enlarge on the photo copier from A4 – A3 size.
Mrs Gardiner, Bognor Regis.

LIKE A PHOTO

As I am not an e-mailer, may I use you to thank John Gardener most sincerely for his reply to my query about Lord Yarborough.

It was exactly what I recall, and its origin comes as no surprise to me, though the detail is more specific. I came to know it in Beverley, East Yorkshire, in the 1950's.
Tony Barrett, Ipswich, Suffolk.

A YEAR ON

We would like to go on one of your holidays – maybe abroad but we are inexperienced players – having only been learning 12 months. Any ideas?

Iain Kirkman, Bovey Tracey, Devon.
Plan to go to Tunisia with Bernard Magee next November or even on the Harwich to Nice cruise. There will be a tutor on board dedicated to beginners. ▶

SHORTIES

When will defence software be available?

Mrs Cartwright, Balsall.

I so look forward to the stamps from Mr Goff. It's then fun matching them to the addressee!

Mrs Carmichael, Devon.

I like to follow the debate on the revision of the rules.

Mr Derek Carter, Chester.

Entry for your forthcoming *Dictionary of Bridge Terms*. Endplay: v.intr. Knowing when to stop.

Mr Holden, Ottery St. Mary.

It is refreshing to see bridge players stand up against the pomposity of decisions, often made unilaterally by the EBU.

Mr Harris, Eastbourne.

I have a copy of Freddie North's book *Learning Bridge – The Right Path Vol. 1 Bidding*. Are there any further volumes and can you provide them, please.

Mr H Heath, Reigate, Surrey.
Sorry, no others.

Thoroughly enjoyable publication – I hope the economic downturn won't affect you too much. **Mrs J Clark, Sawbridgeworth.**

Looking forward to my first Mr Bridge weekend at Barony Castle.

Mrs Hosie, West Lothian.

You will never be able to retire.

Mrs E Salter, Christchurch.

I do hope I can find some social chatty afternoon players as I have moved to Botley, near Southampton.

Hilary Taylor
☎ 01489 786930.

How about setting up an on-line service for re-registration?

Mr Hamilton, Solihull.

No, please write in.

Have you stopped doing the tea towels?

Mrs Natrass, Pinner.

No. Some are still listed.

Do you sell duplicate bidding boxes? **Mrs Hoy, Cardiff.**

No, try ☎ 01672 519219.

To whom do I send used postage stamps?

Mrs Farmery, Stockport.
To me, c/o Ryden Grange.

I found a link to bridge articles in newspapers (free).

<http://bridgeindia.homestead.com/bridgcolumns.htm>

Mr Bastable, Portsmouth.

I love your coverage of the P2P issue.

Mr Mullen, Basingstoke.

Could you please arrange more holidays in Scotland?
Mrs M Miners, Glasgow.

Are you going to sell cards and cloths again?

Mrs Ross, Leatherhead.

I will only sell my unique products and services.

I have read all the letters on P2P and the only comment I have to make is that I shall be paying at least four times my present subscription.

Mrs P Davies, Sandbach.

I am very interested in hearing about non-EBU club director training.

Mr Barker, Bridport, Dorset.

Remember we are not all interested in the EBU.

Mr Paterson, Perthshire.

Could you insert a permanent appendix containing definitions of such things as rule of 15/20/11 etc. It would be handy for quick reference.

Mr Garnett, Keighley.

I think the EBU changes things too often.

Mr Thompson, Birmingham.

Is the EBU the Enron for the card-playing world?

Mr Aris, Axbridge, Somerset.

I started to learn to play bridge when I retired and I wish I had not left it so late.

Mrs B Stamper, Wirral.

Is it possible to find a partner in the Enfield area?

Margaret ☎ 0208 366 1518.

I am also a fan of Clive Goff's discounted stamps!

Mrs Kath Street, Woking.

Ring him on 0208 4224960

An article on Keycard Blackwood please.

Mrs E N Lindley, Watford.

We enjoy your magazine and also Mr Goffs stamps.

Mary Pickering, Haslemere.

Not so keen on all the letters and EBU stuff.

Dr A Millar, Edinburgh.

Mr Bridge

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READERS' LETTERS

continued

MEMORABILIA

We have a set of score cards manufactured by Printator, England. Two red, two blue casings, they are in the style of the old-fashioned schoolroom slates with individual markers, all unused. Do they have any value? We do not want the money for ourselves, but would donate any payment to a local hospice.

Ken Day by email.

Bridge players like to play bridge – and are not generally collectors.

WHY ALERT?

When and how should one alert? Surely, if everyone is listening carefully, there is no need to alert. Or, am I missing something?

Mrs C J Brooke, West Yorks.

USEFUL DRAW

The McMillan Nurses came up with an idea to make use of old playing cards. Use them as raffle tickets (which cost money), and tear each card in half as and when it is sold, pop one half into the hat and the other half can

serve as the receipt.
Ken Griffiths by email.

DON'T WORRY

I play rubber and Chicago. I find when I go to charity drives or other events where rubber is played, people say 'Stop'. I do not play duplicate and do not approve of this!

Mrs Eileen Barber, Moulton.

COMPENDIUM

Not all your articles are on the website. I would be interested in the explanations behind bridge sayings like 'eight ever, nine never', 'one up, shut up' being collected together.

Mrs Ann O'Reilly, Bath.

RE-USE THEM

Sorry to disagree with your editor but please don't throw away your old packs of cards – put them to use.

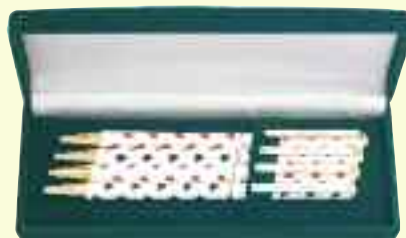
Your local infant school will probably take them for use in their junior classes – they help children enormously with number appreciation.

Alternatively your local HMP will almost certainly jump at the chance to provide its inmates with an alternative pastime to watching TV.

Mr Brian Welch by email. ■

Mr Bridge

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READERS' LETTERS ON THE EBU P2P

SUSSEX SHAME

I couldn't agree more with Sandra Landy's article on P2P in your August issue. As she comes from Sussex I hope she will put some pressure on the county to think again.

Mrs Glynn, Shoreham, West Sussex.

WHAT DEMOCRACY?

Would the Chairman of the EBU enlighten us with a few details to support his claim that 'a truly democratic process has taken place'?

Who comprised those who produced the 2-1 majority? If it was counties – it is worthless and irrelevant, and reminds me of the big union 'block votes' at Labour Party conferences.

If it is 2-1 in terms of club committees, it is no better. If it is club committees, may we see a comprehensive list of clubs so that their individual members, who will pick up the tab, can see how their committees voted?

Neither counties nor club committees will pay for members to play; it is individual members who would pay. A vote in favour by a county or club committee representing a smaller than average number of members cannot be deemed equal to a vote against by similar bodies representing a higher than average number of members. A similar disparity occurs when a vote in favour is carried in one club by a

narrow margin, whilst another club whose members had voted overwhelmingly against, is also counted as one vote.

The only true democratic vote is by all individual members.

I am a club member, with no aspiration to play at county levels (much less anything higher), so am not elite. The status quo, if that is what he means by the 'old EBU' suits me very well, and, I believe, many club members. Indeed, in the absence of comprehensive proof to the contrary, I believe that we non-elitist, status-quo preferring club members are the majority.

Edward Gibbins, Alsager, Staffs.

SHAME

It was kind of you to print such a flattering portrait of Mr Stocken to accompany his self-congratulatory reply to Sandra Landy. What is truly astonishing is that by calling the process truly democratic he seems to think that makes it so.

Thank you for providing a forum, which English Bridge failed to do – shame on you, Elena.

Lesley Colligan, Godalming, Surrey.

MORE DEMOCRACY

Two letters in the October issue seemed to imply that the Essex Committee did not consult its members

democratically as to regards P2P. Actually the committee decided that this was not a county committee one, and that it was up to the clubs to consider the proposals and reply accordingly.

All affiliated clubs were sent a letter inviting representatives to a meeting last September to discuss and give their opinion as to what they thought their club would do. Twenty-one clubs attended and a straw vote taken. A brief report and the result of the vote were put on the Essex website immediately and a copy sent to each club.

The EBU questionnaire was sent to all clubs with a covering letter, and when returned their replies analysed. Fifty-one out of sixty clubs replied.

A further meeting was held after the AGM in May, to which all members were invited, and again those clubs represented were invited to confirm or otherwise their possible decision as to affiliate from 2010 or not. Those not present were sent a further letter asking if they were still of the same opinion as to that given in the questionnaire. This was stated in the latest Newsletter sent to all Essex members personally. The last sentence reads 'It is very important to get the most up-to-date information from clubs, before the Essex shareholders vote at the EGM in June'.

A final figure for Clubs' opinions, who surely consulted their members, was arrived at by two different methods – firstly a straight vote per club, and secondly a method of votes by size of club membership. By both methods the answer was a large percentage in favour of the new proposals.

Clubs still have a chance to change their final vote, when contracts are sent out to them in 2009. They alone choose whether to re-affiliate.

At no time have the personal opinions of the Essex Committee members been taken into account, except through their clubs. Right from the start, from the first letter sent to the clubs in July 2007, the views of the clubs have been paramount. The letter stated 'Naturally, the Essex Committee is anxious to have the views of all its members and in particular those of its affiliated clubs...' 'We do need your involvement in this. It is vital to know your views'.

Mrs M Curtis, General Secretary, Essex Contract Bridge Association.

SADLY LEAVING

Oh, that there were more Sandra Landy's...page 5 of BRIDGE for August.

The club of which I am secretary (and generally does everything) will definitely be disaffiliating if P2P is introduced. This will result in the EBU losing out on one club affiliation fee, 15 (or so) membership fees and the sale of circa 4 books of local master points annually.

Ok, so that's only about £400 to £450 per annum and this will, in part, be mitigated by the P2P fees that some of our EBU members will pay when they play at another club (which would be affiliated) of which they are also members.

However, I can assure the EBU that P2P income from our club and its members would, under the proposed new regime, be nowhere near what they are getting at the moment.

Mr Peter Travers, Oddby, Leicester.

EBU LETTERS

continued

MINORITY VOICE

Re the EBU P2P proposals, it seems to me we have a similar situation here as we have nowadays whenever any new proposal is made, whether it is for forty two days detention for terrorist suspects, the MMR vaccine, GM crops, a coal-burning power station or a new by-pass somewhere. A number of people will be actively promoting the project, a large number, probably the majority, will be more less in favour but not strongly so, and a number will be 'don't know' or 'couldn't care less'. Then there will be a minority who are so vehement and vociferous in their opposition, so determined to impose their views on the majority that they will go to almost any lengths to stop the project even, as in the case of Lord Melchett and GM crops, committing acts of illegal vandalism.

I don't think any opponents of P2P have gone that far but they do seem to me to be completely OTT. Ignoring all the arguments as to whether a proper democratic process was followed by the EBU, it seems to me that a system which says 'the more times you play the more you pay for membership' is fairer than the present system, where someone who plays just once a week pays the same amount in subscription as someone who plays five times. I just cannot see why Sandra Landy and so many or perhaps so few others have got their knickers in such a twist over such a simple proposal. I allowed my membership of the EBU to lapse as I don't play very often, didn't like the amount of the annual subscription

combined with the county one and have long since stopped registering my local points, but I will rejoin willingly if my club approves P2P as I hope they will.

Mr A J Glasgow, Birmingham.

DOING THE SUMS

So the secret is out, the EBU wishes us to pay 29p per player, per session. So the club that I play at, will now have to find some extra hundreds of pounds per year depending on how many tables are in play for that particular night. Our club does not issue master points, nor are they worried about getting a magazine every two months, or even a diary. So as we average approximately twelve tables per evening of play, we will have the dubious honour now of giving the EBU monies that our club can use in a more social way. We have a Christmas lunch plus two wine-and-eats evenings and I know that the members of this club prefer this to having master points and this is why we are one of the successful clubs in Somerset.

12 tables (48 Players) * 50 weeks *29p =£696.00

This is not a bad little earner for doing so little; I wonder now that the cat is out of the bag whether, when other affiliated clubs do their sums, as we have, will they stay with the EBU? I believe that answer will be a resounding 'no'.

**Les Borrett,
Bawdrip, Somerset.**

NOT A PERSONAL ISSUE

Peter Stocken criticises Sandra Landy because she points out that players whose club disaffiliates can join an affiliated club and play there once a year, thus becoming an EBU member. Sandra is

clearly not anti the EBU but concerned for its survival. She is against the 'Pay to Play' proposals and she makes her case persuasively.

Peter was wrong to introduce an unwarranted personal comment in his response to her article. And so to my tale; one of biblical proportions.

**Mr Victor Savage,
Hazlemere.**

See adjacent column.

LAST WORD

On September 22nd the slate of nominations for the EBU Board and Officers was posted on the EBU website. There had been no previous announcements to the members at large of the elections and certainly no canvassing the membership at large for nominations – it would take detailed studying of the company articles and the board procedures for an outsider to intervene. Why should the Officers bother to tell the members anyway? Ordinary members have no votes and they seem only to want us for our money, or as statistics to show what a big midden they crow over.

Using this morally bankrupt method of nomination, Sally Bugden, who is driving perhaps the most potentially damaging and divisive changes in EBU membership policy that could be thought up, is to be returned unopposed to become chairman.

Not in my name, Sally.
Ned Paul, Twickenham. ■

THE BOOK OF T RUTH

by Victor Savage

And it came to pass that in the land where the granary stores were nearly empty and life was constrained by ASBOs and ebays there lived a sect called EBU. The leader of the sect was a Stocken from the Shire of York whose command was that all members should pay a tax called P2P. Many members of the sect were troubled by this. Many were saddened, many could not pay the tax. Many were old, fragile in health and weak.

But one member, young in mind and active in spirit resolved to protest against the edict. She was Sandra, wife of Landy.

Her testament was that as the chariot of the EBU grew in size, its wheels would fall off, and it would no longer bridge the gap between High Peter and his congress table and lowly conference pairs who would be banished to the wilderness.

And yet, it may be – is the fancy fond –
Pure play awaits them in the great beyond
And they'll be found when that bright morning breaks,
Outbidding seraphs for celestial stakes.

**Write to Mr Bridge at:
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or e-mail letters@mrbridge.co.uk.**

E-mail correspondents are asked to include their name, full postal address and telephone number, and to send no attachments.

Letters may be edited for length and clarity.





The Five Level Belongs to the Opponents

There are good reasons for leaving the five level to the opponents – unless they make exactly eleven tricks, you should do OK. If they make twelve tricks, they have missed a slam; if they make ten, they are going down. Rarely do you want to bid one more.

We are going to concentrate here on the norm rather than the exceptions. A common scenario is the battle of the majors. Here is a typical example.

Dealer South. Love All.

♠ A K J 9 8 4 ♥ 3 ♦ 9 4 ♣ Q 9 6 4	N W E S	♠ Q 10 7 ♥ 6 2 ♦ A 8 7 3 2 ♣ J 10 5	♠ 5 2 ♥ K Q J ♦ K Q J 10 6 ♣ 8 3 2 ♠ 6 3 ♥ A 10 9 8 7 5 4 ♦ 5 ♣ A K 7
--	---------------	--	--

West	North	East	South
			1♥
1♠	2♦	2♣	3♥
4♠	5♥	End	

After a routine first round of bidding, West embarks on an advance sacrifice as he thinks that 4♥ will succeed. This makes life difficult for North, who has not yet shown the heart support.

Seeing all four hands, West was right. 4♥ does succeed, declarer's losers being two spades and a diamond.

On another layout, 5♥ would make, though it might still be right to defend. Trade the black threes and 5♥ is cold, with just one spade and one diamond to lose. 5♠ doubled would then go down three (because North can ruff a club) – too expensive at equal vulnerability.

My next deal, from a teams' match, gave scope for shrewd judgement.

Dealer East. Game All.

♠ 7 4 2 ♥ 6 2 ♦ A K Q 6 4 2 ♣ K 5	N W E S	♠ A Q 8 5 3 ♥ 7 5 ♦ 3 ♣ Q J 10 8 4	♠ Void ♥ K Q 9 4 3 ♦ 10 9 8 7 ♣ 9 7 6 2 ♠ K J 10 9 6 ♥ A J 10 8 ♦ J 5 ♣ A 3
--	---------------	---	--

West	North	East	South
		Pass	1♠
2♦	4♠	5♦	Pass
Pass	5♠	End	

At the first table, West led the ace of diamonds and everything hinged on his next play. After some thought, he found the heart switch. Declarer had to go down when the club finesse failed.

West	North	East	South
		Pass	1♠
2♦	4♠	5♦	Dbl
End			

At the second table, South took the view that his two outside aces and lack of extra shape augured against the five level. He doubled in advance of his partner to express such thoughts.

The spotlight was now on North, who found the only killing lead – a trump. South ducked and declarer overtook to lead a heart to the king. South ducked again, won the first club with the ace and returned a trump. Unable to ruff three spades in dummy or to set up the hearts, declarer finished one down.

My last deal raises several key points.

♠ A Q 8 5 ♥ A Q 10 8 6 2 ♦ J 2 ♣ A	N W E S	♠ 2 ♥ 4 ♦ A K Q 10 9 6 ♣ J 10 6 4 3	♠ J 10 9 4 3 ♥ J 5 3 ♦ 7 5 3 ♣ 8 7 ♠ K 7 6 ♥ K 9 7 ♦ 8 4 ♣ K Q 9 5 2
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West	North	East	South
1♥	2NT ¹	Pass	4♣
Dbl ²	Pass	4♠	5♣ ³
Dbl	End		

¹This shows at least 5-5 in the minors.
² West has a good hand with both majors and doubles for take-out.
³Since the major-suit kings may be no use defensively, South bids one more.

With no void in dummy, declarer had to lose three aces to go one down in 5♣. This raises the question 'was the bid a good save or was it a phantom?'

Suppose the defenders lead three rounds of diamonds against 4♠. Best is to ruff with the queen and knock out the king of spades. This creates a trump entry for leading the jack of hearts.

Can declarer recover if dummy ruffs the diamond low? Yes, but he must time things differently. Dummy leads the queen of spades, which holds. Next comes the queen of hearts, which also holds. South must then capture the ten of hearts. Now declarer has an entry to finesse in trumps and can win the third round in dummy to reach the hearts.

We may not know whether 5♣ was on target but the final double was spot on. ■

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See section headed **Increased Excess for Pre Existing Medical Conditions** for increased excesses applicable to claims arising from pre-existing medical conditions.

(b) HOSPITAL BENEFIT up to £300

An additional benefit of £15 per day for each day you spend in hospital abroad as an in-patient.

No Policy Excess.

PERSONAL LUGGAGE, MONEY & VALUABLES up to £2,000

Covers accidental loss, theft or damage to your personal luggage subject to a limit of £200 for any one article, pair or set and an overall limit of £200 for valuables such as cameras, Jewellery, furs, etc. Luggage and valuables limited to £1500. Delayed luggage, up to £75. **Policy Excess £50.**

Money, travel tickets and travellers cheques are covered up to £500 against accidental loss or theft (cash limit £250). **Policy Excess £50.**

No cover is provided for loss or theft of unattended property, valuables or money or for loss or theft not reported to the Police within 24 hours of discovery.

PASSPORT EXPENSES up to £200

If you lose your passport or it is stolen whilst abroad, you are covered for additional travel and accommodation costs incurred in obtaining a replacement. **No Policy Excess.**

DELAYED DEPARTURE up to £1,500

If your outward or return trip is delayed for more than 12 hours at the final departure point to/from UK due to adverse weather conditions, mechanical breakdown or industrial action, you are entitled to either (a) £20 for the first 12 hours and £10 for each further 12 hours delay up to a maximum of £60, or (b) the cost of the trip (up to £1,500) if you elect to cancel after 12 hours delay on the outward trip from the UK. **Policy Excess £50 (b) only.**

MISSED DEPARTURE up to £500

Additional travel and accommodation expenses incurred to enable you to reach your overseas destination if you arrive too late at your final UK outward departure point due to failure of the vehicle in which you are travelling to deliver you to the departure point caused by adverse weather, strike, industrial action, mechanical breakdown or accident to the vehicle. **No Policy Excess.**

PERSONAL LIABILITY up to £2,000,000

Covers your legal liability for injury or damage to other people or their property, including legal expenses (subject to the laws of England and Wales). **Policy Excess £250.**

LEGAL EXPENSES up to £25,000

To enable you to pursue your rights against a third party following injury. **No Policy Excess.**



MAIN EXCLUSIONS AND CONDITIONS

The following represents only the main exclusions. The policy document sets out all of the conditions and exclusions. A copy of the full policy wording is available on request in writing prior to application.

MAIN HEALTH EXCLUSIONS:

Insurers will not pay for claims arising

1. Where you or any person upon whose health the trip depends are undergoing tests for the presence of a medical condition receiving or on a waiting list for or have knowledge of the need for treatment at a hospital or nursing home.
2. From any terminal illness suffered by you or any person upon whose health the trip depends.
3. From any reoccurrence of any psychiatric disorder, anxiety state and/or depression suffered by you or any person upon whose health the trip depends.
4. From pregnancy or childbirth.
5. If you are travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment abroad.
6. From any medical condition for which you or any person upon whose health the Trip depends has within 12 months prior to the date of booking of each Trip (for Cancellation) or the date of departure of each Trip (other sections) been diagnosed with a medical condition or have received treatment in a hospital.

OTHER GENERAL EXCLUSIONS

Claims arising from

1. Winter sports, any hazardous pursuits, any work of a non sedentary nature.
2. Self-inflicted injury or illness, suicide, alcoholism or drug abuse, sexual disease.
3. War, invasion, acts of foreign enemies, hostilities or warlike operations, civil war, rebellion, Terrorism, revolution, insurrection, civil commotion, military or usurped power but this exclusion shall not apply to losses under Section 3 – Medical Expenses unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any Trip.
4. Failure or fear of failure or inability of any equipment or any computer program.
5. Consequential loss of any kind.
6. Bankruptcy / liquidation of any tour operator, travel agent, airline, transportation company or accommodation supplier.
7. Travelling to countries or regions where the FCO or WHO has advised against travel.
8. Your failure to contact the Medical Screening Line if travelling in North or Central America or the Caribbean.

POLICY EXCESSES:

The amount of each claim for which insurers will not pay and for which you are responsible. The excess as noted in the policy summary applies to each and every claim per insured person under each section where an excess applies.

Increased Excess for Pre Existing Medical Conditions

If you are traveling to North or Central America or the Caribbean you must first contact the Medical Screening Line in order to establish whether we can provide cover for your trip. If you are accepted then the following levels of excess will apply and you will receive written confirmation that you are covered for the trip. The number to call is:

0870 9063142

Unless you are traveling to North or Central America or the Caribbean, there is no need to advise us of your pre existing medical conditions.

Provision for the acceptance of pre existing medical conditions has been made by the application of increased excesses in the event of claims arising.

For claims arising from the any of your pre-existing medical conditions, other than those that are specifically excluded, the excess is further increased as follows:

Under the **Cancellation & Curtailment** section – **double the normal excess.**

Under the **Medical & Other Expenses** section –

For persons aged **60 years or less** the excess is increased to **£500 unless travelling within North or Central America or the Caribbean when increased to £1,000.**

For persons aged **61 to 70 years** the excess is increased to **£1,000 unless travelling within North or Central America or the Caribbean when increased to £2,000.**

For persons aged **71 to 90 years** the excess is increased to **£1,500 unless travelling within North or Central America or the Caribbean when increased to £3,000.**

PREMIUM RATING SCHEDULE

GEOGRAPHICAL AREAS

1. United Kingdom

England, Scotland, Wales, Northern Ireland, Isle of Man, including all islands comprising the British Isles (except the Channel Islands and the Republic of Ireland).

2. Europe

Area 1 and Continental Europe west of the Ural mountain range, all countries bordering the Mediterranean Sea (except Egypt, Israel, Lebanon, Libya & Syria), the Channel Islands and the Republic of Ireland, Iceland, Madeira, The Canaries and The Azores.

3. Worldwide excluding North America

Areas 1 & 2 and All countries outside of the above (except the continent of North America, countries comprising Central America and the Caribbean Islands).

4. Worldwide including North America

Areas 1,2 & 3 and The United States of America, Mexico and other countries comprising Central America, Canada, Cuba and the Caribbean Islands.