

## Insurance - with John Koch

Playing in a pairs' event, I hold as dealer:

♠A K 7 5 4 ♥10 7 ♦K 7 4 ♣K J 3

With both sides vulnerable, partner and I reach **four spades** after this uncontested auction:

South	West	North	East
1♠	Pass	2♥	Pass
3♣	Pass	4♠	All Pass

West leads the six of diamonds and partner puts down pretty much what he promised:

♠ J 9 6 ♥ A Q 9 6 3 ♦ 5 3 ♣ A 8 2  ♦6 led  ♠ A K 7 5 4 ♥ 10 7 ♦ K 7 4 ♣ K J 3	
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*Preliminary analysis:*

The lead is favorable and I have excellent prospects if trumps behave. East wins the ace of diamonds and returns the jack to my king. On the ace of spades, West drops the ten. This has the appearance of a singleton ten or Q10-doubleton. I suspect the singleton is more likely. There is no need for me to do anything unnatural here, so I take the heart finesse, and it wins. At this point, it is prudent to take out insurance in the trump suit. Hoping to discourage a cover, I play the nine of spades. East gives this card a wary look, and eventually covers with the queen. I win and my caution is rewarded when West discards a diamond.

East has ♠8x remaining, so there is a trump loser. If hearts break three-three, I can ruff the suit good, return to dummy with the ♠J, and take two discards. East gets her high trump but that's all.

On the ace and a small heart, West plays the ♥K but discards a club on the next round. That kills the plan to take pitches on hearts, and may resign me to the club finesse. I have another idea. Instead of using dummy's ♠J to draw East's low trump, I use it to ruff my diamond. I ruff dummy's fourth heart to put me back in my hand at this point:

♠ — ♥ — ♦ Q ♣ Q x x  ♠ 7 ♥ — ♦ — ♣ K J 3	♠ — ♥ 9 ♦ — ♣ A 8 2  ♠ 8 x ♥ — ♦ — ♣ 10 5
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There is no need to risk the club finesse. I play the top clubs ending in dummy, and lead the fifth heart. My ♠7 cannot be denied.

The full deal:

♠ 10 ♥ K 4 ♦ Q 10 8 6 2 ♣ Q 9 7 6 4  ♠ A K 7 5 4 ♥ 10 7 ♦ K 7 4 ♣ K J 3	♠ J 9 6 ♥ A Q 9 6 3 ♦ 5 3 ♣ A 8 2  ♠ Q 8 3 2 ♥ J 8 5 2 ♦ A J 9 ♣ 10 5
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*Points of Interest:*

- After the fall of the ten of spades, the spade finesse protected against the actual holding. This is not a Rule of Restricted Choice position because the queen and ten of spades are not interchangeable, but the fall of the ten on the first round significantly increased the odds of East having the ♠Q.

- This hand is an example of the tactical advantage of using high trumps for ruffing purposes instead of for drawing trumps. The ruff with the ♠J established the ♠8 as the master trump early, but there was no risk that East was going to get in prematurely, and the singleton ♠7 was just as valuable *en passant* against ♠85 as against the lone ♠8.