A Missing Card in Dummy

Sometimes Dummy puts down only 12 visible cards. One card might be stuck behind another, or a card may have fallen to the floor. It is also possible that Dummy does not properly display the cards, placing the eight of diamonds amongst the hearts, for instance. If for any of the above reasons or similar ones dummy fails to follow suit to a trick the director should not apply the Revoke Laws. The defenders, however, may well be due an adjustment.

From Duplicate Decisions:

"If one of dummy's cards is obscured, as by being stuck behind another, and the discrepancy goes unnoticed for some time, and its absence is found to have damaged the defenders, an adjusted score (Law 12) may be in order for failing to display dummy properly (Law 41 D).

"When a player, usually the dummy, says, 'Everyone is responsible for the dummy,' he is quoting a 1948 Law. This has no basis in current law. The player who is the dummy is responsible for the proper display of his hand.

"A director should look at how the play of the hand went and be ready to protect the non-offending side, awarding an adjusted score if necessary. There is also no automatic penalty to the declaring side; a director should also consider how declarer may have played the hand differently had he been able to see all 13 cards. The goal is to restore equity. In gray areas of how the play MIGHT have gone the director should side with the non-offenders."