



Bay Marine Insurance

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## Surveys – why?

It is generally agreed that no-one should buy a second hand boat without having it surveyed.

There will also be occasions when an insurer will require sight of a survey report before agreeing to provide cover on some vessels, for example those over a certain age, home built, refitted and the like.

### The Right Man for the Job

- 1 Find a surveyor who is knowledgeable in the type of vessel involved.
- 2 The surveyor must be independent of the buyer, the seller and any intermediary involved in the sale.
- 3 Be sure that the surveyor carries a professional indemnity insurance.
- 4 Many surveyors carry qualifications, and/or are members of professional bodies, such as the Yacht Brokers, Designers and Surveyors Association or the Royal Institute of Naval Architects.
- 5 To find a surveyor telephone or look on the website of either association or ask at the local marina or a yacht broker for their recommendation list.

### What Type of Survey

- 1 The survey should be done out of the water i.e. a 'dry' survey.
- 2 The survey should be full – covering the whole craft, including engine (s), rig, hull, deck, fittings and the like.
- 3 To be acceptable to an insurer the survey should not be less than one year old.
- 4 A survey done for someone else, the previous owner or a previous potential buyer, should not be relied upon. While it may be a useful guide the surveyor involved only has a responsibility to the person who commissioned the survey and to no-one else.
- 5 If there is a survey in existence, done for someone else, it may be possible, as well as more economic, to re-approach that surveyor for an 'update' rather than commission a new survey

- 6 Any survey will contain recommendations. These can be (and should be) divided up into some sort of order of priority such as:-
  - a. those that must be attended to before the craft is put back into the water;
  - b. those which can be done after the craft is afloat but before she is put back into commission;
  - c. those which should be done soon but can wait until the next lay up period; and
  - d. those which need doing to keep the craft in good condition.
- 7 Once the recommendations have been attended to, the surveyor should be called back to check them out, and confirm in writing, that the recommendations have been compiled with to the surveyors satisfaction. This is not always necessary if the recommendations are very minor.

### **Condition Reports**

On some craft, usually smaller craft, an insurer may only ask for a condition report. In these cases, the craft should be inspected by a knowledgeable (boat builder or the like) and independent (not one who has worked on the boat) person.

He should be asked to confirm in writing that the craft is sound, sea (or river) worthy condition, is suitable for the use to which the vessel will be put. Also that the vessel is being and has been well-maintained.

### **Inland Waterways Safety Certificates**

While these are not full surveys, some insurers will accept these in lieu of a survey providing that the safety certificate is valid. Other insurer may require a report on the hull as well if the craft is over 25 years of age.

### **How Often?**

While it is wise to have any craft regularly checked over it is up to an owner as to how often the vessel should be surveyed.

Some insurers ask for a survey on a regular basis say every five years. However, some do not if the vessel remains insured with them. It is therefore wise to ask the insurer how often, after the acceptance of the first survey, will there be a request for another.

A survey may seem as an expensive irritation but while any owner will feel that they 'know' their own vessel it is essential that an independent, qualified, insured person is called in when necessary.

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