



This is one of many reference books which can help both new and experienced boat owners in all aspects of purchasing a boat.

Below are some considerations for engaging a Marine SURVEY before making an offer as well as when time comes for insurance.

Prepurchase Survey

The prepurchase survey is the whole ball of wax, involving a full inspection of the vessel as well as test running of equipment. A prepurchase survey is conducted to assess the structural condition of the vessel as well as the proper operation and installation of its systems. It is the surveyor's responsibility to comment on condition and to put these recommendations in a logical framework based upon her client's stated interests. Make sure that all systems will be tested, that the boat is sea trialed, and that all lights, machinery, equipment, and systems (main engines, generators, windlass, battery charger, inverters, toilets, tenders, and davits) are turned on and operated.

Having a boat surveyed will give you leverage in negotiating the final price, though people can get carried away on this point. If the vessel had been represented and priced as being in "Bristol" condition, then the buyer may feel some justification in renegotiating the price based upon significant problems revealed during the survey. But it's more common that only structural repair items costing more than about \$500 are renegotiated during closing. In these cases, an experienced surveyor can be a valuable consultant to help put damage repairs in perspective.

The surveyor may be asked for an opinion as to the market value of a used vessel for purposes of finance and underwriting. But the surveyor is not there to shed light on whether or not the buyer is

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getting a good deal. Prudent buyers do their own research and shopping around before signing a purchase and sale agreement. Nor does the surveyor verify a vessel's seaworthiness. Obviously, this would entail a far more in-depth assessment of the vessel's stability and design (well beyond the scope of a simple prepurchase survey), as well as intangibles such as the vessel's outfitting and the competence of the captain and crew.

How Long Does a Survey Take?

A thorough inspection of virtually any boat is time-consuming—for most boats it's an all-day affair. In fact, the more experienced the surveyor, the more potential trouble areas she may know to ferret out. How much time it takes to get the job done properly, of course, depends on the condition, complexity, and age of a vessel. The accessibility of bilges, voids, fuel tanks, and other out-of-the-way areas are also factors.

A well-written, comprehensive survey report will take the better part of another day to write up. The surveyor should be able to get his client a list of items that require further investigation or negotiation in short order so that he'll have something to work with during negotiations with the broker or seller. However, it is not unusual to have to wait five working days for the final written survey. So, don't expect to close on a boat the day after the survey.

The survey report should include detailed recommendations. A properly worded recommendation should (a) state the problem or condition; (b) recommend repair in detail; and (c) state the pos-

sible hazards of leaving the condition uncorrected.

Make sure any boat you're considering buying is hauled for a thorough bottom and running gear inspection. You won't know for sure what you're getting otherwise. Blistering is a big problem with some fiberglass boats, even with some boats built in the last year or so (though their builders should know better), but you won't know until too late that your boat has a blistering problem if you don't have it hauled. Stern-drive-powered boats should have their transoms thoroughly checked for water penetration and rot in the plywood core, if so equipped, as should fiberglass-encapsulated wood stringers and bulkheads. Balsa-cored hulls, decks, and superstructures should also be checked for rot and water penetration through improperly bedded bolt and screw holes. And the list goes on.

Talking and Listening

While you're at it, tell the surveyor what you plan to do with the boat: where you plan to cruise; how many people will be with you; and whether you fish, ski, or dive. Ask what she thinks about the suitability of the boat for your intended purpose. You could also ask your surveyor up front what she thinks of the model generally—its design, construction, and performance—regardless of the actual physical condition of the boat you're considering.

It's natural for a prospective owner to want the surveyor to validate her own good taste; that's where the listening part comes in, so be willing to swallow the bitter pill if it's presented to you. It may save you a world of trouble to follow their advice up front and not get involved with a boat the surveyor knows to be problematic or unsuited to your needs. Don't waste your time and money: look for another boat before you get any more emotionally involved in a lemon.

Get your money's worth and be present for the survey and sea trial. You'll learn a lot from the surveyor about boats in general, and about your boat in particular. The surveyor will appreciate it if you arrange for the two of you to be alone, without the broker or seller's agent onboard. This will allow

him to speak freely without having everything he's saying refuted, and will prevent you from being distracted from what he's trying to tell you. Once you buy the boat, it's a good idea to have it surveyed periodically, maybe every two to three years. If water is getting into the balsa coring in the deck or hull, if aluminum fuel tanks are corroding, or if mechanical systems are getting ready to fail, the sooner you know about it, the better.

Surveyors can also act as owners' representatives on new boats during construction to make sure ABYC and other standards organizations' recommendations are being followed. A surveyor can be retained for acceptance inspections and sea trials and can provide litigation support and accident investigation or damage surveys on an owner's behalf.