



## **SURVEY REQUIREMENTS**

We require an out of water survey before writing insurance, with an update every four years thereafter. If you are not familiar with a good surveyor in your area, try contacting the National Association of Marine Surveyors at 800/822-6267 or the Society of Accredited Marine Surveyors at 800/344-9077. We have found that the information included in a surveyor's report can vary greatly. Accordingly, we encourage the owner or surveyor to contact us with questions.

The survey or update should include pertinent information regarding the structural, mechanical, plumbing, electrical, navigational, and safety components and systems of the boat. Wooden boat surveys must include a report on the type and condition of the bottom fastenings. Although some judgment is called for with older boat surveys, we like to know whether various system components comply with current USCG, ABYC and NFPA standards. Compliance with certain standards is mandatory (approved fuel hoses, GFCI protection, battery terminal covers, grounded fuel fill piping, etc.) We may waive compliance with other standards (stranded wiring, fuel tank isolation, etc.) We look to the surveyor for guidance with regard to the suitability of a non-compliant component or system. Finally, the survey should include information pertaining to the current fair market and replacement values of similar boats together with a statement of insurable value of the inspected vessel based upon its current condition and unique characteristics.

### **Things we want to know about**

planks, plating, frames, beams, stem, sternpost, horn timber, floor timbers, stringers, carlins, clamps, butt blocks, seam battens, fasteners, keel, keel bolts, chain plates, shaft logs, struts, stuffing boxes, cutlass bearings, rudders steering, clutches, throttles, linkages pumps, hoses, clamps, thru hull fittings, valves wiring, AC and DC circuits, bonding system, battery protection fuel fills, tanks, piping, bonding engine and generator installation, condition, wiring, pumps, filters, cooling, exhaust systems stoves, heaters, a/c units, LP systems, heads, alarms, detectors stanchions, rails, ladders, fittings, hardware, standing and running rigging fire extinguishing equipment, ground tackle, safety gear navigation equipment and lighting

### **General location on hull bottom where fasteners may be inspected**

below the head  
below the engines  
along the garboard rabbets  
at the hood ends  
at butt blocks

### **Other information**

date of survey  
location of survey  
verification that boat was hauled for survey  
name of person requesting survey  
name of owner of boat  
color 35 mm or digital photos