

Frequently asked questions

Q What sort of boats do you survey, I only have a small cabin cruiser, it hardly seems worth it but my insurers insist.

A There is no limit on minimum length or type, Open boats, Sailing boats and yachts, Cabin Cruisers, Motor Yachts.. It might be worth enquiring from other insurers in the first case as, if the value is not considered high or the length is less than say 20ft, you will find that some insurers will cover without the need for survey. Ferro concrete can be difficult to get insurance for so make enquiries first. I generally do not do full structural surveys on Steel but of course will do safety inspections on steel. I specialise in GRP and Timber.

Q. What is the difference between a Pre-purchase survey & an insurance survey.

A In practice when carrying out the inspection very little, but in reporting, there are areas that are unimportant structurally but if you are the purchaser, you need to know to enable full knowledge for purchase. Minor cosmetic defects such as scars & scratches in paintwork, non structural minor damage etc. these are areas that, as an existing owner you don't necessarily need to be reminded of unless they are structurally important and have no effect on gaining insurance cover. Early signs of blistering may be mentioned but unless significantly impacting on the vessel, there is no gain in highlighting these unless you as the owner require full details. As a purchaser, you definitely need to know everything possible, so all information as found is provided with details on its impact upon the structure and value both structurally & cosmetically. Both types of report will stress the importance of significant problems if found, to the same degree, but an insurance survey will usually be written with a degree of empathy with the vessel wherever possible.

Q I would like to be there to see how the survey is done, is that possible.

A Absolutely, I will encourage an owner or buyer to be present if possible as this helps in understanding the report and the boat much more. If you are unable to attend, I will always contact you by phone if possible on the day of the survey to give you a quick rundown

Q If the report finds problems, where do I go to find out how to sort them out.

A If the report notes a problem then, in almost all cases it will include a detailed text on how to repair it, either for yourself to attempt, or for a repairer to undertake. You will not be left "stranded".

Q I do not want the whole boat surveyed, I am just concerned about one area, can you do that,

A Of course, Any part of the vessel can be inspected as requested, This includes moisture meter readings of decks, hulls etc.

Q My insurers have asked for an update survey of a previous survey, what is that & can you do it

A An update of a previous survey is a new inspection of areas that were noted as requiring attention then. This is a much less expensive option and one which might be worth mentioning to your insurers. Yes I can do this, I need a copy of the original full survey in total and the cost is worked out once that survey has been read. Generally it will be substantially less, perhaps up to 50% less. Naturally it cannot locate problems that were missed in the original survey, but it still has its usefulness.

Q Will the survey cause any damage to the boat.

A No. On the underside there may be some areas of antifouling removed, but no epoxy will be removed on GRP hulls. On timber hulls it is important to check some hood end fastenings below the waterline. These are screws and can fail due to corrosion. Permission will be sought in these cases from the owner as there can be problems with these sometimes. In all other cases there will be no evidence of the vessel having been inspected other than some scrapings made on exposed metal such as propellers and skin fittings below the waterline to inspect the colour of any metal.

Q How soon will I receive the report and what if I need further explanation or help.

A If you have an Email address, the report will be compiled and, in the first instance, sent out as a draft copy for early reading within two working days, sometimes earlier. This allows proofing and the opportunity for questions with the possibility of clarification of some text passages if that promotes easier understanding. Survey speak is sometimes a bit overly complicated & I will try to avoid that in all cases.. Following satisfactory understanding and the approval of any additional information such as dates of rigging replacements and other works that as the client & owner, you feel would be useful to include but perhaps had forgotten to mention until proofing, the report will be printed and sent to you. I am also happy to Email the insurers the report on your behalf if requested.

Q How long is the report valid for.

A This is dependant upon the insurer. Sometimes it might be as little as four years, in other cases as long as ten years, however, the information within the report with regard to future maintenance will stand you in good stead for a considerable number of years as the report will contain the answers to virtually every question you might have for a good many seasons and is seen by many as a guide for long term ownership of that vessel.

Q Do you carry insurance

A Yes, I carry Professional Indemnity Insurance. Unfortunately not all surveyors do nowadays. Insurance Companies insist that the surveyor carries this, however, no direct checks are carried out so it is up to you to confirm this.

Q What experience do you have

A Many decades working with timber & grp yachts & boats. being a shipwright I am able to advise on methods of repair and reinstatement where required that are practically based & undertake repairs to timber construction & GRP I have constructed timber plugs to take GRP moulds from which then GRP mouldings were produced of small boats having been part of the whole process from start to finish. I sail/own a 12 ton Hillyard and have sailed similar family vessels since the late 1960s having grown up with boats both timber & GRP and have a sense of practical perspective with regard to reporting and surveying.

Q how do I go about arranging a survey.

A If you are a purchaser, agree a potential purchase price subject to survey, inform the owner or agent as to who is undertaking the survey and make arrangements for the vessel to be lifted from the water if required. If you require accurate moisture meter readings on GRP, these will generally not be reliable until the vessel has been out other water for a minimum of two to three days, more if possible. Arrange for the vessel to be pressure washed , although this is usually undertaken as a matter of course in most boat yards. Surveys can be undertaken whilst the vessel is in slings if required which keeps storage costs to a minimum but, of course inflicts some limitations on what can be achieved. If the vessel is already ashore it is just a question of agreeing a day for the survey. You will be sent of booking form which outlines the type of survey you require, areas I am able to inspect, areas I am unable to inspect, areas you require inspected. You would complete the form and return it prior to survey or, if you are attending on the day of survey, fetch the form with you. Payment is usually made prior to survey or on the day of survey if you are attending. In the case of timber vessels, some permission should be available for the extraction of sample fastenings where appropriate. Keel bolts on both fibreglass and timber will not be interfered with or removed at the time of inspection unless specifically requested as, this would usually require boatyard permission and staff. Skin fittings and related fastenings on any type of vessel will not be physically tampered with other than inspection of underlying metal.

**Feel free to e-mail or phone for any questions that have not been fully answered in the above
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