

So what exactly is a marine Surveyor and what does one do?

Friday I attended the Fort Myers Boat Show. I was there renewing contacts and making new ones within the boat sales, insurance and finance world as well as talking to representatives of the various boating clubs that were in attendance. While speaking to a broker friend I was introduced as a marine surveyor to a couple that was boat shopping. The couple exchanged blank looks then asked: "what is a marine surveyor?" It was then I realized that maybe my readers in the Eagle weren't quite sure about just what it is I do. There are several disciplines of marine surveying and two self-governing associations of surveyors whose work is recognized by banks, insurance companies and courts of law. There is the National Association of Marine Surveyors (N.A.M.S.) The association to which I belong is the Society Of Accredited Marine Surveyors (S.A.M.S) and both break the disciplines into several distinct fields; Yacht and Small Craft, Hull and Machinery, Engines, Tug and Barge, Fishing Vessels and Cargo. As a candidate for any of the fields one must show experience and competence in that field. The candidate must then be accepted by the admissions board and operate as an Associate under the tutelage of an Accredited mentor for 5 years. At the end of those five years a rather difficult test is proctored. A candidate who fails to sit for testing at the five years is removed from the roster.

My chosen discipline is Yacht and Small Craft. This means I am accredited to inspect private and commercial vessels of up to 200tons burden. My work involves inspecting vessels for condition and value prior to purchase. The boat is inspected top to bottom for defects and condition of the hull and support systems, machinery, accoutrements and all fitted equipment for performance and condition. The boat is put through sea trials and a report is issued complete with recommendations and estimated value. This gives the potential buyer the information they need to have repairs done prior to acceptance, adjustment of the contract price or in extreme cases reject the vessel. A pre-purchase survey is highly recommended on all boat purchases both pre-owned and new. New? Yes on a new boat too. It is very common to find dozens of small problems and occasional fiberglass defects on new boats and especially yachts. The new boat buyer is well served to get a complete punch list before stroking that final check. It is important to note that insurance companies and lenders will very often require a survey on used boats even only 2 years old. Unfortunately all too often a buyer takes delivery of the boat before contracting a surveyor. The unfortunate buyer is then on the financial hook for any deficiencies found that the insurance company demands be repaired. In almost all cases the survey fee is more than recovered by the avoidance of repair bills to the new owner.

At certain intervals insurance companies will require owners to submit a current C&V survey. This is basically the same inspection as the pre-purchase but with a focus on structure and safety with cosmetic issues addressed only where they apply to the boats value.

I also work for owners and insurance companies to determine cause and origin of accidents, hull failures and machinery failures. When going to bat against a warranty department or insurance company the documented findings of accredited surveyor will often remove any question or doubt and resolve the issue in an expedient fashion. This office has saved private clients over \$50,000 since June by inspecting failures that turned

out to be authentic warranty, insurance and negligence issues. Wow, maybe I should work on commission!

I have several clients that take their boat investment and the safety of their crew very seriously. These owners generally hire me every year to inspect the boat and give them a verbal list as they attend and take notes. It gives them peace of mind and a fresh to-do list at a very affordable hourly rate.

Educate. I always encourage my clients to attend inspection and ask questions. I enjoy speaking to groups about anything marine related and will do so for no fee.

I also offer yacht management. A survey is a report card for the yacht maintenance companies. It would be unacceptable for a "professionally maintained" yacht to be found with frozen sea valves and inoperable navigation lights and bilge pumps but I see it all the time. For that reason I have expanded my management service and now have room for several more yachts.

If you have a question or need a referral for a particular repair call me or drop an email. I am always available to help.