

Everything You Wanted To Know About Marine Survey's

So, you have decided either to buy your first houseboat or have decided to upgrade to larger boat and either your bank or insurance company has said the magic words "Marine Survey". In this article I will attempt to dispel some of the myths and fairy tales that you have heard or possibly will hear regarding this subject.

To begin with..... many banks, financial institutions and insurance company's want a survey performed by an "accredited" marine surveyor. Some "first time" boat owners want a marine survey performed because they realize that they are new to boating and want a professional opinion.

What is an "Accredited" Marine Surveyor ? An Accredited Marine Surveyor is a person who by virtue of their experience or training is considered a subject matter expert in the field of boat or seagoing vessel inspections and appraisals. There is no official singular or governmental organization that certifies, registers or qualifies Marine Surveyors.. Anyone who tells you that they are a U.S Coast Guard Certified Marine Surveyor will be telling you a fairy tale. The US Coast Guard does not and never has approved or certified Marine Surveyors.

Many Marine Surveyors are "accredited" by the professional organizations that they belong to. Most of these organizations set stringent professional expectations of their membership and in some cases will bestow qualification titles such as "certified", "accredited" or "registered" upon the members. Regardless of what you hear or are told there is no one organization that is any better than the other. There are typically two major national organizations that Marine Surveyors belong to or are members of. Both have very rigid membership requirements and both are very good at promoting professionalism within their ranks. Most Marine Surveyors are members of at least one of these and some may be members of two or more . These organizations are as follows:

Society of Accredited Marine Surveyors [SAMS](#) & National Association of Marine Surveyors [NAMS](#)

Types of Surveys :

There are several different reasons to have a marine survey performed. These typically are:

Pre-Purchase : where you the prospective owner, hire a marine surveyor to conduct a survey and tell you the general condition and value of the vessel.

Insurance Survey : where the insurance company wants information and inspection on the vessel to determine if it's an acceptable insurance risk.

Appraisal Survey: where the bank, financial institution or legal entity wants information and appraisal to determine the condition and fair market value of the vessel.

Damage Survey: where the insurance company or claimant wants to determine or estimate the costs and extent of damage or repairs and in some cases determine the probable cause of the damage.

Surveyor Qualifications :: Many Marine Surveyors are self employed or may work as contactors for companies associated with the marine industry. Regardless of the employment or affiliation the surveyor should be qualified to do the job at hand. Length of time in the business is not always indicative of a qualified or good marine surveyor. A good rule of thumb is to find one who has been in the business at least three to five years and is a member of SAMS or NAMS.

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Do not be afraid to ask for a copy of the surveyor's resume or qualifications and references before hiring the surveyor...after all your probably going to take a leap of faith dependant upon this person's ability and skill. Also do not be afraid to check the surveyors credentials - **Failure to do so could be as painful as hiring a bad dentist !**

Choosing a Surveyor : Your insurance underwriter or financial institution can not require you to use a certain surveyor or a surveyor who is a member of a particular organization. This would be classified as a restriction in trade or blackballing. The decision to hire a particular surveyor is yours and yours alone. If you're paying for the survey then it's your choice. Certain organizations keep a "vanity" list of approved surveyors in which the surveyor has paid to be included on the list. You should be aware that inclusion on this list does not guarantee the surveyors qualifications. You should be suspicious of anyone who is selling you a boat and insists you use their surveyor. Its OK to recommend – but not insist. This action reeks of a conflict of interest !

A good marine surveyor should be:

1. Independently qualified – unbiased
2. A member of a professional survey organization
3. Use the latest information, tools and technology
4. Conduct the survey and issue reports based upon ABYC "American Boat and Yacht Council", NFPA "National Fire Protection Association" and US Coast Guard Title 33 safety and inspection guidelines and standards.

Last but not least you need to understand that the surveyor works for the person paying the surveyors bill. That is why it is particularly important to select one that you are comfortable with. If you're still feeling a little uneasy about choosing and hiring a surveyor try asking around the marina. My experience has been that other boaters are always willing to help steer you off the rocks !

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