

Terms and Conditions For Insurance Condition Surveys – Updated 23 November 2021

**\* By booking an insurance condition survey you accept these terms and conditions \***

In order for a hull survey to be completed you will need to provide a copy of their survey request to ensure the right aspects of the vessel are assessed.

While a well maintained vessel would likely pass an insurance survey without major issue, there are some basic requirements to ensure the survey process is effective. A survey requested by an owner's insurer can only be carried out if the following conditions are met and understood:

1. The boat is required to be power washed prior to survey. Where possible areas of the base plating should be washed off to allow inspection. The boat needs washing off because it is impossible to accurately assess a boat covered in marine growth. Replacing any protective coatings removed is the owner's responsibility.
2. V-bottomed boats require the entirety of the base plating power washing for inspection.
3. Any underwater through-hull fittings must be made accessible from the internal side before the survey begins.
4. The boat needs to be docked ashore or in dry-dock where good access to the hull is possible. This means full hammer sounding of the plating must be possible.
5. The survey can only take place in a location where repair facilities are available. This includes a welder.
6. If you believe the vessel will not withstand the normal docking process without damage occurring to the vessel, either seen or unseen, then do not proceed. Boatyards take the utmost care not to damage boats but if the vessel is in extremely poor condition, and / or with a poor maintenance history, the boatyard cannot be held responsible for that or any resulting damage to the vessel.
7. If you believe the vessel will not withstand the normal survey process without damage occurring, either seen or unseen, to the vessel then do not proceed. Surveyors take the utmost care not to damage boats but if they are in extremely poor condition, and / or with a poor maintenance history, the surveyor cannot be held responsible for that or any resulting damage to the vessel.
8. Surveys cannot be carried out where insurance renewal is next day or unreasonably close to the survey. This is because it is possible rectification work will be required and time needs to be allowed for this to be completed.
9. Surveys regularly find safety shortcomings on boats and it is possible there will be some found that are relevant to BSS checking procedures. It is the owner's responsibility to ensure a boat remains BSS compliant at all times and you will need to rectify any safety shortcomings found.
10. A gas tightness test will not be completed as part of an insurance survey unless specifically requested by the insurer
11. Valuations relate to insurance values only and are not necessarily the same as an agreed sales price.
12. Engine running trials and other system checks are limited to verifying operational status and are not a detailed condition assessment.