

Selecting and Working with a Surveyor

By Steve D'Antonio

When purchasing a new or pre-owned vessel, you essentially have one opportunity to identify as many faults and flaws in a vessel as possible before you commit to buying her, or walking away. A thorough survey is the means to achieving that end.

In what follows, I'll attempt to guide the reader through the process of successfully selecting and working with a surveyor.

When and Why do you Need a Surveyor?

While the most common reason for calling a surveyor is to perform a pre-purchase survey, your primary concern when choosing and using a surveyor should be for the safety of your vessel and crew. While your insurer or lending institution almost certainly require you to carry out a pre-purchase survey, it's important to bear in mind that the most important reason for performing this vital task is

to ensure the vessel is seaworthy, reliable, and safe, and to identify as many flaws, obvious and incipient, as possible.

Your secondary concern should be financial in nature. While you will, no doubt, want the sale to go off without a hitch, I've had many clients say, "I hope

there's anything to be found, this is the time to find it, before the deal is inked. Once you sign on the dotted line, you've forfeited all of your bargaining power in the sales transaction process.

Other reasons for conducting a survey include those that are carried out for

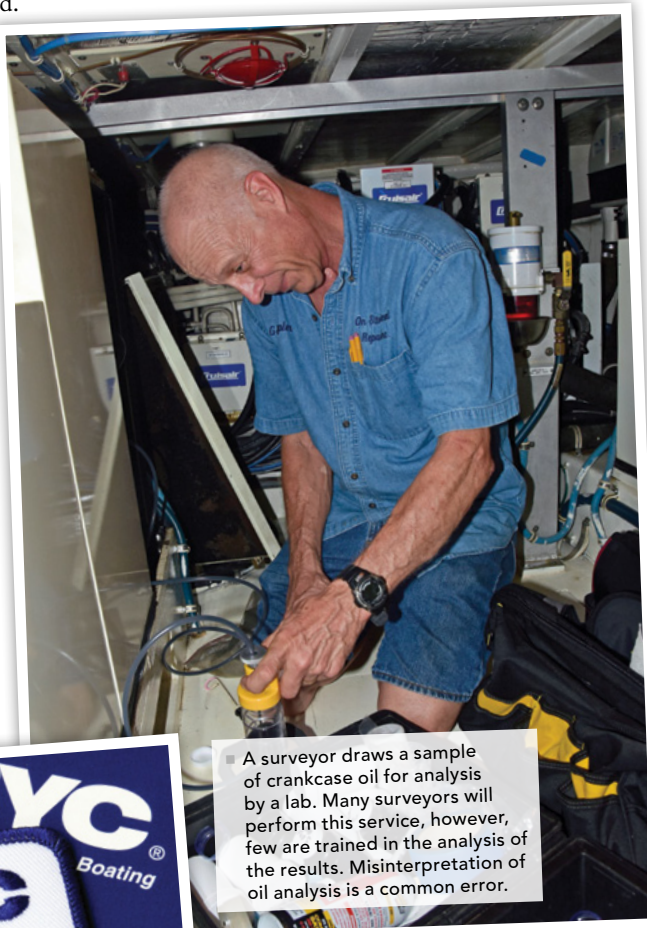
the benefit of an insurer, after you already own the vessel, or for damage assessment/repair in the event of a loss (both of these surveys are typically paid for by the insurer, while the expense of a pre-purchase survey, and all associated expenses, is borne entirely by the buyer). For the purposes of this article, I'll concentrate on the former: pre-purchase surveys.

It's important to note that virtually every vessel will benefit from a pre-purchase survey, including vessels not requiring a loan or those that will not be insured, along with new vessels. The notion of surveying a new vessel comes as a surprise to many boat buyers (and some dealers/brokers), particularly when it's not required by many insurers and lending institutions.

As a buyer's consultant, I can attest to the need for pre-purchase surveys on *all* vessels, both used and new. Boat builders and dealers, even reputable ones, make mistakes, and the pre-purchase survey is the time and place to find them, not after you've taken delivery.

Expectations and Needs

It's important to let the surveyor know what your expectations are before retaining his or her services. For in-



A surveyor draws a sample of crankcase oil for analysis by a lab. Many surveyors will perform this service, however, few are trained in the analysis of the results. Misinterpretation of oil analysis is a common error.

the surveyor doesn't find anything wrong." I would argue that you should be thinking, "I hope the surveyor finds everything that could possibly be wrong with this boat." If



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stance, what level of ABYC compliance are you seeking? Few vessels are 100 percent compliant; however, you should insist on scrutiny of select categories such as electrical, particularly over-current protection, fuel tankage, LP Gas, and through hull fittings to name a few, and if a new builder claims to be ABYC compliant, the surveyor should be confirming this.

Do you want a hull and/or deck moisture survey? To what degree will the engine and generator be checked out? Do you want a crankcase and transmission oil analysis or stray current/galvanic corrosion test performed? Most surveyors make it clear that they are not mechanics or electricians. They'll report on the overall appearance of this equipment, but no more; however, some are far more comfortable than others when it comes to moisture, corrosion, and electrical analysis. If you want this gear more thoroughly checked out (used engines will benefit from compression, or crankcase pressure tests), you will need to arrange for



■ A surveyor and assistant check propeller blades for run out. A thorough review of the vessel's running gear, inside and out, should be part of any pre-purchase survey.

a savvy mechanic who is familiar with the specific make and model, to become involved in the inspection process.

A good surveyor should let you know when the services of other professionals may be needed, such as electricians, fiberglass composite, or paint coating specialists. Ultimately, you should task a surveyor with the following guideline: "Test every piece of gear on the boat, from cabin lights and radar to thrusters and windlass."

Vetting

This is undoubtedly the most difficult and critical component in the boat buying process. Choose the right surveyor from whom you receive a thorough survey, and it can be relatively painless. Choose the wrong surveyor and you may get a poor, incomplete survey that misses critical flaws and defects, at which point your problems will have only just begun.

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As always, word of mouth (and web forums and owners' groups) can play an important role in finding or narrowing down your list of potential surveyors. Fellow boat owners, who own and have recently had boats surveyed that are *similar in type and complexity* to the one you are considering purchasing, are another source (don't rely on just a single recommendation; if several owners recommend the same surveyor, that's a good sign).

Another source, one that may be considerably more valuable, is your local (or one located in the area you are making your purchase), boat yard manager. These folks typically work with many surveyors, and read their surveys, in the course of performing their duties. High volume yards often see and work with surveyors and surveys on a monthly or weekly basis, and thus the breadth of their experience with these folks is often considerably wider than that of a single boat owner. Of course, it's important to remember that any source or recommendation may be flawed or biased; it's truly a case of buyer beware.

Yet another source for surveyor recommendations exists: your insurance broker or underwriter. Insurance companies have a vested interest in seeing you receive as thorough a survey as possible; they don't want to take on bad risks. As such, chances are good your broker may be able to recommend surveyors whose reputation and ability meet the requirements of your chosen insurance provider. Additionally, if you've already found your dream surveyor, it's worth checking with your insurance company to determine if they have any special requirements for surveys or surveyors from whom they'll accept surveys, such as membership in one of the professional organizations (detailed below), level of experience, or number of years practicing the trade.

Once you've narrowed down your list of potential surveyors, begin by checking his or her credentials. What professional memberships does he or she hold? Most, but not all, surveyors belong to one of the two largest surveyor's organizations in the US: the National Association of Marine Surveyors (NAMS, nams-cms.org) or the Society of Accredited Marine Surveyors (SAMS, marinesurvey.org).

These websites can provide a *starting point* for finding a surveyor as well.

While membership in one of these organizations is usually considered an asset, it is by no means a prerequisite, and it is by no means a guarantor of competency. Some surveyors belong to neither of these organizations (there are others), while by the same token some less than competent surveyors populate the ranks of both groups. For those who make the short list,

ask to see a sample or two of actual inspection reports, to ensure they meet your expectations.

While membership in one of the above-mentioned surveyor's organizations may be considered optional, up to date membership in the American Boat and Yacht Council (ABYC) is a virtual prerequisite for every surveyor, along with one or more ABYC certifications (there are eight, and soon to be nine, certifications). ➤

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The benefits derived from this membership include access to the standards (officially termed the "Standards and Technical Information Reports for Small Craft," a compendium of over 60 separate categories that guide and advise builders, repair yards, and surveyors on everything from LP Gas and AC/DC

electrical installations to steering systems and seacocks), as well as a host of seminars and certification programs. ABYC membership is simply a must for the proactive surveyor. Ask about his or her membership and check to ensure it's current (you can do that by visiting abycinc.org/mpage/recreationalboaters).

Professional marine industry experience is also an invaluable asset for the marine surveyor's resume. What he or she did *before* becoming a surveyor may count for a great deal in the selection process. Who better to determine the condition of vessels than someone who has spent years building or repairing them, or supervising these operations? In

essence, experienced boat yard employees have often seen it all, from wet deck core and abominable wiring, to corroded fuel tanks and improperly secured batteries, and as a result they often make excellent surveyors.

It's important to remember for whom the surveyor works and where his or her responsibilities lie. It should be clearly understood that once you've contracted with and agreed to compensate a surveyor for his or her services, he or she works for you and no one else. You own the results of the survey in both written and verbal form. Beware of surveyors who may be in a position of conflicted interest, and avoid those who survey on a part-time basis while working elsewhere in the marine industry (some surveying organizations prohibit their members from doing this for obvious reasons; you wouldn't want a surveyor who had a financial connection with a brokerage or marine repair business). Your preference should be for someone who eats, breathes, and sleeps surveying, an individual whose



■ Sounding a hull is part science, part art. The surveyor is listening for a variation in report that would indicate delamination, voids, or other anomalies.

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entire professional pursuit is centered on learning as much as he or she can about the profession of surveying, boat building, service, and repair.

Most reputable brokers will, when asked, make a recommendation for a surveyor (ideally, they will recommend at least three, and some would say ask for this list, and then be sure to use *none* of those on it). You may feel as if you have no other resource other than the selling broker, particularly if the vessel is located far from home. My advice, however, is to avoid this potential conflict of interest. While most brokers are honest and up-standing, it's important to remember that their financial obligation is to their customer. He or she will protect and promote the interests of their clients, the owner,

and seller of the boat you are having surveyed. If, however, you choose to rely on the broker's recommendation, utilize the same scrutiny you normally would had you found the surveyor on your own. Ask all of the above-mentioned questions, and judge the surveyor's credentials and experience carefully and on their own merits.

Finally, I occasionally receive calls from clients saying, "I found the right boat, it's in West Palm Beach, I made an offer two weeks ago, I need a surveyor next week." Good surveyors often have a back log. You should be afforded a minimum of 30 days to do your due diligence for a purchase. Completing the evaluation process can be time consuming, so don't wait until the last minute to begin searching for and vetting a surveyor. ■



■ The line between hull and engine surveyor can become blurry. Some hull surveyors will, for instance, use a multimeter to assess alternator output, while others consider this the realm of mechanics and engine surveyors.



About the Author: Steve D'Antonio is a marine systems consultant, offering services to boat buyers, owners, and the marine industry, as well as an author and photographer. He is an ABYC-certified Master Technician. stevedmarine.com



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