Marine Surveyor? We Don't Need No Stinkin' Surveyor! (Or do we?)

by Capt Manny Rebelo

Why would you need a marine surveyor? The saying "Any man who represents himself in court has a fool for a lawyer" comes to mind. Brutal - but true. When you are ready to buy (or sell) a boat, there is no replacement for knowledge and experience, let alone credentials from a recognized national association of marine surveyors!

Sizing up a boat's condition and value by yourself could be VERY COSTLY. Not only do you run the significant risk of overpaying for the vessel, but it's a lot easier than you might think to overlook potentially expensive repairs. Both would serve to ruin anybody's boating experience - and THAT'S why hiring a competent, experienced marine surveyor is so important.

First off - what is a marine survey? Well, if you've bought a house, you may have been required by the lending institution to have a house inspection. The inspection by a qualified, professional inspector would note any structural or safety items needing attention and determine the overall condition of the house. That is precisely the purpose of a marine survey for boats. Depending on the insurer and lending institution, a survey report may be required prior to approval of your loan. Banks and lenders need to know that the vessel is worth their extending you both money and insurance coverage.

Surveys are required by banks and insurers to be done by qualified marine surveyors. These surveyors are accredited through one of the two main surveying organizations in the U.S.: SAMS - Society of Accredited Marine Surveyors, and NAMS - National Association of Marine Surveyors. Both organizations require several years of apprenticeship followed by an examination before potential surveyors can earn their accreditation - but the requirements for professional marine surveyor certification don't stop there! Both organizations require ongoing continuing educational credits to assure the surveyors are abreast of current information. For example, SAMS requires 60 hours of continuing education every five years.

Once you've selected an experienced, accredited marine surveyor, he or she will follow a punch list of items to be examined which will thoroughly cover the structural, mechanical & electrical systems onboard. In addition, if the boat is currently in water, a complete survey would include having it hauled to do a bottom and running gear inspection. At this point, your surveyor will visually go over the entire bottom including all the through hull fittings, running gear and trim tabs. A 'bottom sounding' will be done by tapping the entire hull with a hammer, which allows your surveyor's highly trained ear to listen for any defects in the fiberglass. A moisture reading will be done during the haul as part of the hull's condition inspection to note any hidden problems.

Ideally, a sea trial will be part of the survey. During this open water part of a full survey, the vessel will perform maneuvers to determine the condition of her steering mechanism and trim tabs operation. A "backdown" test will be performed to see if the engines will fail under load. This test puts the engines in a no fuel, clutch reverse as the vessel moves forward after coming off plane.

Most important during a sea trial is running the engines at different speeds and recording oil pressure, engine temperature and voltage.

At each speed, we check for oil or water leaks, exhaust riser temperatures and excessive vibrations that will ONLY be found under these conditions. This part of the sea trial requires the surveyor to ride in the engine room next to the engine.

The Summary as well as the Findings and Recommendation sections of your marine survey are located at the end of the report you will receive.

The Summary presents an overview of the vessel's condition and attaches the surveyor's estimated value of the vessel.

The Findings and Recommendations section highlights points of concern ranging from minor items to serious conditions. Here is where the listed concerns will be identified, followed by the surveyor's suggested recommendation to correct.

Know that the surveyor's job is to supply you with information about the vessel so you'll be able to make an educated decision. The surveyor SHOULD NOT tell you whether or not to purchase the vessel! The surveyor's job is to expertly guide you in making an informed decision. Then, once you find the perfect vessel for your budget and other requirements, family and friends can safely enjoy it for many years to come!

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