

A LEADING YACHT INSURANCE BROKER PROVIDES THEIR MINIMUM REQUIREMENTS FOR AN INSURANCE SURVEY.

Thank you for your enquiry regarding the requirements regarding yacht surveys.

The Survey should have been carried out within the last five years by a qualified Surveyor or Naval Architect with Professional Indemnity Insurance.

Underwriters require that the survey report must include (as a minimum) an evaluation of the following points:

1. The condition of the hull beneath the waterline and topsides.
2. The condition of the keel and keel join.
3. The condition of the rudder, stern gear.
4. The condition of decks, superstructure and deck fittings.
5. The condition and age of the standing rigging.
6. Suitability and condition of ground tackle (anchors, chain and warp and attachments).
7. Condition of the steering equipment, if wheel steering whether there is an emergency tiller.
8. Can the vessel be secured against theft, ie do the main access hatches have locks.
9. The condition of any gas (LPG) installation. Does the installation comply with appropriate regulations. Are the gas bottles secured in a dedicated outside locker that is gas tight and drains to atmosphere.
10. The condition of the electrical installation including the condition and stowage of the batteries.
11. The condition of the engine installation and fuel supply.
12. The condition of the sea valves and through-hull fittings. Are the hose connections double clipped with stainless steel clips.
13. Are the number and type of bilge pumps adequate for the vessel.
14. Is the firefighting equipment onboard adequate for the type of vessel. Are the extinguishers in service date.
15. Are there adequate emergency flares on board.

This is a guideline which indicates the minimum information that Underwriters will need in order to consider insuring the vessel. I hope this is of use.

COMPANY NAME PROVIDED ON REQUEST