

BUYING A MULTIHULL? continued

very recent, and more importantly you, as the new owner, would have no come back on the surveyor if things went wrong. Certain types of construction are increasingly being frowned on by underwriters, so check again with the insurer before you buy. For example cold moulded cross diagonal wood construction can be bad news for unseen rot, and as a result unlikely to get insured. If all fails then you should always be able to obtain third party insurance cover only. This is usually a requirement of boat yards, marinas and racing events, so check first. Third Party insurance can be obtained through Basic Boat Liability Co, tel: 08707 870030, www.basic-boat.com David Lloyd of WH Insurance can be contacted on 02392 754000

THE SURVEYOR

This is an edited report of an interview conducted with Hugo Morgan-Harris of Surveyors Saunders Morgan Harris Ltd.

MM: I know enough about boats so why have a survey?

HMH: The survey is an impartial view of the current condition of a vessel prior to purchase. The surveyor should be answerable to his report and therefore both the surveyor's. Client (the purchaser) and the vendor can work from a professional report which is a true factual statement of the condition of the vessel at the time of survey. It should be borne in mind that often a purchaser may buy a boat without a survey only to find out the insurer will not offer cover on the boat until a surveyor inspected the vessel. In this case it is often found that the surveyor will find problems with the vessel and the boat has already been paid for. In this case the new purchaser could face a large repair bill that he/she could have negotiated had the survey been carried out before the purchaser paid for the boat

MM: What's wrong with the previous owner's survey?

HMH: Provided that the vessel has not been used since the previous survey and the survey was conducted as a pre-purchase survey there is no reason that a new purchaser cannot use a previous survey. However you could imagine the scenario if a purchaser has used a previous survey of a vessel and since that date the vessel has suffered a serious grounding or racing impact, which has been poorly repaired. The fee to put the vessel into a serviceable condition could be a significant amount.

MM: What are the types of survey and what to expect from a competent surveyor?

HMH: There are several standard types of survey, which a competent surveyor should offer. The purchase survey or full survey covers every part of the vessel that can be inspected including the hull, structures, systems, mast, rigging sails, upholstery etc. This can also be used as an insurance survey.

- Hull & Structure survey. This is a limited survey whereby the hull and the structures of a vessel are inspected and none of the fittings and systems are checked. The engine, electrics, mast rigging are not inspected such as in the pre-purchase survey. This is normally used for newer vessels and is approximately 75% of the price of the Full survey.
- Hull External Survey. This is a survey of the external hull below the deck edge and the vessel is not boarded. This may be used to determine whether the vessel has osmosis for example.
- Preliminary inspection or Walk through survey. In this survey nothing is looked at with much detail and no lockers or traps are opened up for inspection. This generally is for older vessels whereby the prospective purchaser would like to know whether to

opt for the full survey or not. This type of survey is also used for valuation purposes.

- Surveyors can also offer regulatory surveys based on the MCA, RCD, BSS which relate to specific guidelines. For further information on the above topics please contact Saunders Morgan Harris Ltd.

MM: Should I look out for dodgy surveyors and is there an accreditation scheme?

HMH: I would always recommend a surveyor that has an active membership in a particular well known surveying association within the UK. The two larger associations within the UK are the Yacht Brokers, Designers and Surveying Association (YBDSA) which was formed in 1912 or the International Institute of marine Surveyors (IIMS) which has both a Shipping and a Small Craft membership scheme.

MM: Do multihulls require a different approach, and surveyor experienced in multihulls?

HMH: Multihulls do have certain areas which require a different approach with a particular reference to racing multihulls. These often use sandwich construction hulls with exotic materials such as carbon fibre, Kevlar, Nomex and Corecel foams which do require a particular knowledge of before being surveyed. Water being trapped within the cores and core separation are defects that should be detected during a survey as the repairs can be costly. Also multihulls have other individual high stress areas with the connections between the hulls being an example. The rigs are also in some cases a niche on multihulls with rotating masts being the norm in newer cruising and racing vessels.

MM: Should a survey be used as a bargaining point?

HMH: This all depends on the outcome of the survey. If the vessel does not have any defects and you have agreed on a price before the survey then the report cannot be used as a bargaining point, however should material defects (expensive or structural) be found then due to the costs involved in rectifying the boat then yes this is the time to renegotiate on the price to accommodate any repairs or replacements.

MM: All a surveyor is interested in is covering his/her own back!

HMH: A surveyor does have to use limitations within a survey report which can at first appear to disclaim the findings in a survey, however once these limitations have been carefully read then you should just know exactly which parts of the vessel the surveyor could see and which he/she could not. It should be borne in mind that if a surveyor does have excessive exclusions within the report then it is likely that he/she is not competent and possibly uninsured.

MM: What happens if the surveyor has missed something?

HMH: This can be a complicated issue to discuss but to put it simply, if a surveyor has missed a defect which he/she should have reasonably have been expected to find, which may affect the serviceability or value of the vessel, then the instructing client may have the right to claim against the surveyor.

Saunders Morgan Harris Ltd, Horizon House, Portsmouth Road, Bursledon, Southampton, Hampshire SO31 8EP
TEL: 0845 6076847 FAX: 023 80456555
www.saundersmorganharris.com