

The Clearest Eyes

Hiring the best available surveyor can help you see all kinds of things you otherwise might miss.

Your hull surveyor is the person with the largest influence on the outcome of your trawler transaction. It is imperative that you hire the best surveyor available and that your search to identify that person is given priority treatment as soon as you are ready to write up an offer.

Some buyers treat the hiring of their hull surveyor as an afterthought. This is a mistake. The logistics of contract signing, deposit, haulout yard and travel require coordinated planning. If you wait too long—or if you get sidetracked with other priorities—you may have to settle on whichever surveyor is left instead of whichever surveyor is best. To avoid this problem, we advise clients to block off the survey and haulout dates before they even submit an offer. Having those dates allows a top surveyor to pencil



you in, pending your boat's contract being signed.

We also encourage clients—before booking a surveyor—to confirm that the lender and insurer will accept a particular surveyor's report. Usually, this is no problem if the surveyor is credentialed through the Society of Accredited Marine Surveyors or the National Association of Marine Surveyors. For the lender and insurer, the surveyor's valuation assessment will be the most important number in the survey report.

Your broker should be able to offer at least three choices of qualified local surveyors, but it is your responsibility to make the final decision. Going to the SAMS and NAMS websites will provide a complete list of candidates by area. Brokers face an ethical dilemma making recommendations: We want to help, but need to avoid any perceived conflict of interest. You can narrow your choice by talking to other boaters in the area, asking around at the haulout yard, looking online and comparing reviews.

We like to provide a list of questions for our clients to ask a prospective surveyor, such as: Are you available on the scheduled date(s)? Are you familiar with, and have you surveyed, this type of trawler? What are your fees and travel expenses, and how do you take payment? Can you recommend a diesel mechanic for engine inspection and oil samples? What time of day do you like to schedule the haulout? What is your method for determining current market value? What is your turnaround time to complete the written report?

The survey should begin with a cold start (no machinery operating) and progress through a haulout and underway demonstration. Your surveyor will collect his or her observations into a written survey report with photos. The survey report typically highlights incorrect installations, noncompliance with current codes, safety issues, systems and appliance faults, and normal wear and tear on equipment that may be due for replacement or repair.

In addition, we recommend an end-of-survey-day review. This is provided by the surveyor, and lets you share your concerns about any issues the survey unearths. It is essential for you to attend the survey in person to observe, ask questions, take photos and write notes. You need to see for yourself how the vessel behaves as she is put through her paces.

In a worst-case scenario upon reviewing the findings, you can reject the vessel to cut your losses and walk away from the deal. Before you bail, though, listen to your surveyor so you can understand what is normal on a used boat. Your broker can also advise you about deficiencies that can be negotiated, and repairs or upgrades that are above your contracted price.

After all of that, your insurer and lender must approve the survey report, including the value determination, for you to complete the trawler purchase. At this point, some safety items will likely need to be addressed to satisfy your insurance underwriter. This is normal.

Overall, as you drive away from the marina on survey day, you want to feel good about what was accomplished and be thankful for who you hired. You want to know that the surveyor you hired was money well spent, because the right choice can save you money in the long run. ❁



JEFF MERRILL is a professional yacht broker who has helped hundreds of trawler clients. He is a member of several yacht broker associations, has served as president of the CYBA and is licensed in California, Florida, Virginia and Washington. He has presented at Trawlerfest for over 20 years, hosts a popular YouTube channel and enjoys sharing his knowledge on JMYS.com.