

SMALL CRAFT AND PLEASURE BOATS
– IMPORTANCE OF PROFESSIONAL & EXPERT SERVICES
BY MILIND TAMBE

Background of the Author

The author is a qualified and professional Marine Surveyor who attended a training on Small Craft Surveys at the Head Office of Henderson International LLC at Dubai. Having had knowledge of ship and boat building, it immensely helped in understanding the intricacies of Small Craft Surveying from Senior Surveyors in that organization and so also to have a privilege to study several of their reports and case studies. He also had an opportunity to see some of the finest yachts being built and so also, interacting with their Owners on a few occasions, and understanding their sentiments for their yachts that they took pride in owning. The following article is an out come of the study during this period.

Pleasure boats and yachts are a piece of expensive and delicate equipment, and almost at all times, they are the prized possession of their Owners. These require the utmost care, from the personnel owning, manning or managing them, who are able to understand these small, yet delicate, sophisticated pieces of equipments.

It is my personal opinion that these pieces of equipment can be personified as small babies. Like babies, they would first make all sorts of sounds to try to draw attention to their problems, if not attended to, they cry, and then they scream. Attention should be paid to the smallest of the tell tale signs that the boats reveal, well in time, lest it proves too costly for the Owner to repair it, once it escalates to a larger magnitude.

To quote an example, a routine condition survey was performed, prior to the yacht being insured by the Underwriters. The batteries of the subject yacht, at the time of the surveyor's attendance, were noted to be weak. The main engines and the pumps could not be tried out by the surveyor owing to the same. It is relatively easy, to imagine what would happen if the batteries remain in that state, which in turn cannot run the bilge pumps or start the engine. If in an eventuality, another maneuvering craft makes contact damage to this yacht docked at the Marina, causing ingress of water in the yacht; the pumps would just not run and would subsequently lead to severe damages to the yacht's equipment, and in the worst case, even sinking of the yacht. Imagine a fire in the Marina, the yacht needs to be moved out from the site of fire, and the engine of the yacht cannot be started due to weak batteries!

A small, apparently insignificant, and menial fault - weak batteries. "What is this surveyor up to, why should my insurance get affected by that?" – thinks the Owner. Right, an uncaring Owner of a yacht may think so, but would he think on the same lines, if he were told of the above eventualities and consequences? A timely investigation by the Owner, into the cause, could lead

to prevention of draining of batteries. If there is no fault in the circuitry, why should the Owner not attend to charging the batteries regularly, and ensure that the yacht is ready at all times for any eventuality? Alternatively, he could appoint efficient yacht managers to look after his prized possession!

A visit to one of the yachts laid up for maintenance revealed an ideal condition for a bilge pump failure, which I had also read of earlier. The float switch of the bilge pump was stuck up in the "Bilge Full" position! I could not gather information, during the visit, if the bilge pump had burned out due to this condition of the switch, but if it had not then, by now, it certainly would have if the yacht continued to be operated in this condition. Studies from books and articles revealed the following could also prove disastrous:

- Bilge pump switch is not adequately secured, comes loose, and lays on its side, causing pump to run continuously, depleting batteries, and burning up the pump.
- Debris in bilge prevented float switch from opening. Even oil sludge can do this.
- Wire splices to pump and float switch too low in bilge, or get wet from other water sources such as leaking deck hatches, causing corrosion to the wire connections and resultant failure of the pump.
- Corroded connections can cause high resistance in the wire that can cause pump to fail.

Seldom do people bother, to ensure that the bilges of their boats are clean, or for that matter, even to pay attention to the tell tale signs, to avoid the impending problems

Similar is the case with the exteriors of any fiberglass boats, the earliest indications of paint film breaking and blistering if not investigated and attended to could lead to serious damages to the gel coat requiring expensive repairs. Small tell tale signs of leaking windows and ports and discolored internal paneling, rust stains on exteriors of fiber glass boats, loose joints of wooden crafts, small traces of rot along joints, have stories to tell, which the Owners must investigate and attend to well in time lest those become major problems on the yacht.

With regards to the machinery, it is best to follow the manufacturer's guidelines on maintenance. However, if the yacht is being rigorously put in use and at times is subjected to abuse (intentionally or unintentionally); Owners should take extra care of the Machinery. The manufacturer's approved workshops may be consulted for such specialized care, than leaving the machinery to the mercy of local mechanics and workshops. The approved workshop certainly proves to

be much cheaper in the long run than the local mechanic, who gives you short-term remedies to ensure he remains in business. Negligence in using the right fuel and lubricant can be seriously detrimental to the life of the yacht engine, and at times of its Owners and crew as well, which the Owners must well understand.

Quiet often than not, Owners leave the yachts to the mercy of Marina Managers, boarding their yachts only for pleasure trips. Nothing to offend the Marina Managers, but it would certainly be prudent on the part of the Owners to inspect their yachts more frequently and ensure, that it is looked after well in his absence, maintained in a perfect, operational state at all times and is ever ready for any eventuality. Owning a yacht is certainly a matter of esteem, but understanding one is a matter of pride. This would not only enable the Owner of the yacht to ensure he runs his yacht in a manner it is supposed to run, but also learn to identify and understand the whining of the yacht, and differences between two similar sounding noises and identify the problem.

It is like asking for the moon, but if the yacht is the Owners prized possession, then they need to understand and care for them in that manner. It is much similar to a Formula 1 race car driver, whilst he is doing the laps, he evaluates the performance of his machine, listens to the purring and whining of the engine, once in the pits, he has to get the fault rectified, in that specified few seconds, before he can hit the track. If he cannot understand his machine, he has no reason to be on the track. So is the case with yachts.

This may sound like I am trying to say that Owners do not understand what they are doing. However, no, that is not the case. The Owners certainly do all the necessary study and research prior to putting in their dollars in their prized possessions. They continue maintaining it diligently, for the first year or so, which then the personal caring comes down by every passing month and week and days - and this drop in caring by months, weeks and days is very rapid. More the trips done, with friends and family members in the first year, more the rate of decline in maintaining the yacht. There are Owners, who really have pride in owning yachts, whom I have personally seen, do diligently take care of their yachts on a regular basis, year after year. Of course, these are the exceptions as always. In this case, it pays to be the exception than join the bandwagon.

Underwriters face lot of such claims from Owners of yachts each year. It is very important to analyze the root cause of the claim, rather than just assessing it for its being fair and reasonable. If lot of such claims could be avoided in the first place, then why not avoid them? Periodical surveys, on behalf of the Underwriters, of the insured crafts, carried out by qualified Small Craft Surveyors, would ensure that the craft is maintained in a condition that it actually should be, thereby bringing down claims arising of improper or

inadequate maintenance of the yachts and at times loss of property and possibly life in extreme cases.

It must be equally realized, by the yacht Owners and their Underwriters, that there is no substitute for expert advise and expert's services; be it for maintaining the machinery and equipment, manning of the yacht, managing of Marinas or Survey of small crafts.

If the yacht is a prized possession, then it should only be left at the hands of the best people in the industry. The choice may lie with the Owners and Underwriters, as to whose services to utilize, but the choice between "Run of the Mill" and "Professional and Expert" is crystal clear.