

General Insurance Risk Survey Checklist

Note:

This checklist is a guide only and only includes common items, as such the list may be limited. Inspection of the below areas or components are required only if fitted to the relevant vessel. The vessel should be presented in a clean and clutter free condition prior to the surveyors attendance.

AREA or Components	Inspection	Comments	Self Check
Hull Structure	✓	Should be no visible damage	
Exterior Above Water	✓	Normal wear and tear acceptable	
Bulkheads	✓	No movement or deterioration.	
Stringers	✓	No stress or deterioration	
Bilges	✓	Should be clean	
Cockpit	✓	Cockpit floor should be rigid	
Coach-house	✓	Structurally sound	
Cabin/Interior	✓	Presentable condition, no water leaks	
Deck Superstructure	✓	Structurally sound	
Winches & Deck Hardware	✓	Operational, no excessive corrosion.	
Anchor chain	✓	No excessive corrosion	
Pushpit & Pulpit Stanchion	✓	Secure	
Life Lines & Fittings	✓	In place	
Cleats & Bollards	✓	Secure	
Hatches	✓	Leak free	
Bimini / Covers	✓	Condition	
Exterior U/W	✓	Free from defect or damage	
Keel & Keelboats	✓	Free from notable corrosion	
Anodes	✓	Serviceable condition	
Anti-Fouling	✓	Serviceable condition	
Propellers	✓	Serviceable condition	
Shaft	✓	Straight, no pitting.	
Stern gland	✓	No excessive leak and clean	
Rudders	✓	Serviceable condition	
Rudder Bearings	✓	No excessive movement	
Steering Linkages	✓	No excessive movement or corrosion	
Stem head	✓	Bow roller needs to be secure.	
Main Engines	✓	Visual inspect, no excessive corrosion	
Engine Hours	✓	Hour gauge	
Installation	✓	Condition of installation	
Throttle Controls	✓	Easily engaged	
Exhaust	✓	No split hoses or corro to hose clamps.	
Cooling System	✓	Hose and exchangers, corrosion free.	
Fuel Lines/Fittings	✓	Hose condition and fittings	
Fuel Tanks	✓	No corrosion or leak	
Manifold & Shut Off Valves	✓	operational.	

Filler	✓	No leak or deterioration	
Venting	✓	Adequate ventilation	
Electrical Harness	✓	Wiring harness is in good order	
Electrical Fitting	✓	No corroded wires with minimal joins	
Stove Gas / Electric	✓	Stove condition	
Bottles Gas Compliance Plate	✓	If fitted with LPG	
Batteries	✓	Condition and voltage	
Mounting	✓	Secured	
AC Voltage	✓	Professional installed and tested	
Fresh water tankage	✓	Leak free	
Pumps	✓	Test operation, leak free.	
Accumulators	✓	Leak free if fitted.	
Plumbing	✓	Hose condition, leak free.	
Hot Water	✓	Corrosion and leak free if fitted.	
Bilge Pump (automatic)	✓	Test	
Bilge Pump (manual)	✓	Manual hand pump test	
Switches / Panels	✓	Electrical panels and switches	
Charging Systems	✓	Battery charging systems	
Gray Water Discharge	✓	Overboard or Tank	
Showers	✓	Drainage	
Sinks	✓	Drainage	
Sumps	✓	Shower Sump Function	
Deck Wash Pumps	✓	Leak free if fitted.	
Blackwater	✓	Leak free if fitted.	
Toilets	✓	Test operation and installation	
Seacocks	✓	Corrosion free, open and close	
Radios Navigation	✓	Power-up	
Chartplotter / GPS	✓	Power-up	
Navigation Lights	✓	Power-up	
Cabin Lights	✓	Power-up	
Compass	✓	Condition / Calibration	
Weather Instruments	✓	If fitted	
Horn	✓	Test, If fitted	
Life Jackets	✓	Age, condition and inspection	
Fire Extinguishers	✓	Age, condition and charge	
Life Raft	✓	In service if fitted	
EPIRB	✓	Battery service date	
Flares	✓	Service date	
Fire Blankets /	✓	Recommended if internal stove.	
Smoke / Fume / CO2 Detectors	✓	Recommended petrol engine	