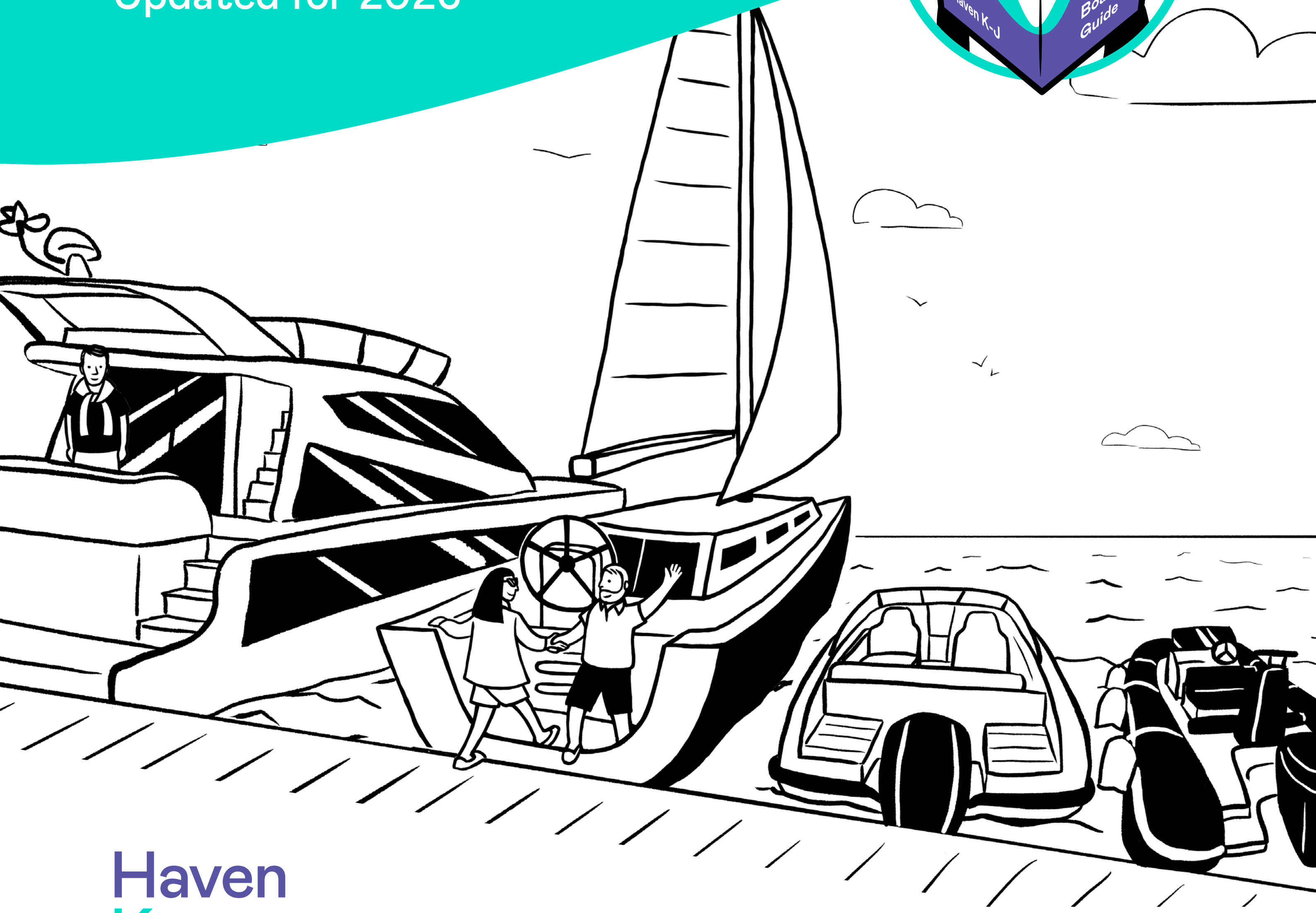
# Guide to buying a boat in the UK


Updated for 2026



Haven Knox Johnston

Part of HOWDEN

# Guide to buying a boat in the UK

**This guide has been put together as part of the "Buying a boat in the UK" webinar, featuring expert panelists Chris Ibbotson (Waterside Boat Sales), Stuart Austin (Promarine Finance) and Ben Sutcliffe-Davies, Marine Surveyor.**

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Haven Knox-Johnston is a trusted name in boat insurance, offering specialist cover tailored to the needs of boat owners. From trailer sailors and day boats to performance RIBs, family cruisers, sailing yachts, and luxury motorboats, they provide flexible policies that can include accidental damage, theft, contents cover, and third-party liability.

Whether you're exploring local harbours, enjoying weekend adventures, or setting off on longer coastal passages, their experienced team is on hand to guide you through the insurance process with clear advice and friendly support. Giving you more time to focus on the freedom and enjoyment of life on the water, safe in the knowledge that you're well protected.

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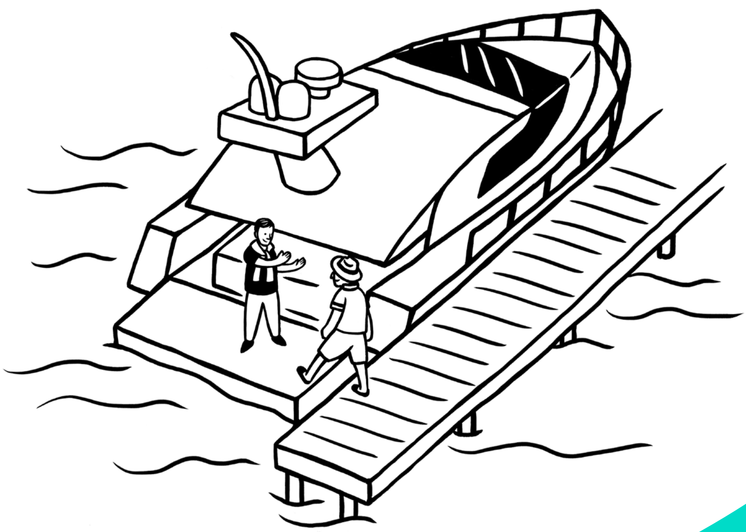

# What are the different ways of buying a boat?

## Buying a boat is a life-changing decision.

Whether you want a boat for weekend cruising, racing, bluewater cruising, getting from A to B, water skiing, or even full-time life afloat, this guide will walk you through everything you need to know about finding, financing, viewing, surveying, and buying the right boat for your needs.

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Not all boats are built - or sold - the same way. From fully equipped second-hand yachts and motorboats, to completely bespoke new builds, your buying options vary widely depending on your budget, level of experience, and intended use. This chapter breaks down the four main routes to ownership and helps you decide which might be right for you.

## Second-hand boats

Most first-time buyers choose this route because:

- More affordable than a new build.
- Immediate availability.
- Many come fully equipped with electronics, sails, safety gear, and more.

However, second-hand boats come with unknowns. It's impossible to be certain how well a vessel has been maintained throughout its life, so a thorough survey is essential to uncover hidden defects or deferred maintenance. Common issues amongst older boats include problems with standing rigging, hull blistering, corroded fittings and tired engines and electronics. These can add significantly to your costs post-purchase, so always factor in a contingency for repairs and upgrades.

## Fully fitted new builds

Some builders construct boats “on spec” and sell them through brokers or directly. These boats are brand new and typically ready to launch. There are advantages to these such as:

- Brand new boat with warranty.
- No long build lead time.
- Often specified with premium systems and finishes.

However, there is the disadvantage of not being actively involved in the interior layout or design choices.

## Bespoke new builds

Commissioning a boat from scratch gives you total control over every detail, from hull type and layout, to rig configuration, interior styling, and systems specified. This means it can be created to perfectly suit your lifestyle, sailing plans and personal taste. Costs vary widely but expect to pay £250,000 - £2 million+ depending on size, spec and building yard. Depending on your builder, lead times may range from 12months to 3 years.

There are many highly respected boat builders here in the UK including:

**Motorboats** - Princess Yachts, Sunseeker, Dale Nelson.

**Yachts** - Oyster, Rustler, Swallow.

**Day cruiser** - Cornish Crabber, Cockwells, Orkney boats, Warrior boats and Fletcher boats.

Choosing the right builder is crucial. Visit multiple yards, speak to past clients and review build quality to decide who shares your values and you can work well with.

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## What type of boat is right for you?

Motorboat or sail?  Day cruiser or RIB? There are lots of ways of getting onto the water.  Once you've narrowed down the type of boat to buy, it's time to start searching!

| Boat type | Use | Pros | Cons |
|---|---|---|---|
| **Sailing yacht** | Coastal or offshore cruising, racing, adventure sailing. | Eco-friendly, Long range, Fun, stay on board. | Requires sailing skills, Slower under power, exposed to weather. |
| **Motorboat** | Leisure cruising, coastal trips, water sports. | Easy to handle, fast, no reliance on wind. | Higher fuel consumption, engine noise. |
| **RIB (rigid inflatable boat)** | Short coastal hops, tenders, water sports. | Lightweight, fast, easy to tow and launch. | Less comfortable in rough seas, no/limited shelter. |
| **Trailer sailor** | Recreational day cruising in sheltered waters, small cabin for sleeping. | Easy to tow and launch, can sleep on. | Not ideal for rough seas, time- consuming setup, less comfortable. |
| **Motorboat day cruiser** | Day trips, coastal cruising, watersports, entertaining friends/family. | Comfortable seating, some weather protection, sociable layout, often with small cabin or heads. | Limited overnight capacity, high fuel use compared to sailing, exposed in rougher seas. |

# Where to search for a boat

Once you've decided on the type of boat that suits your needs, the next big question is: where do you actually find it? From online marketplaces and specialist brokers to boat shows and marina noticeboards, there are plenty of places to start your search. This section explores the most common and trustworthy routes to finding your perfect boat.

## Boat Brokers

Professional brokers like *Boatpoint* and *Tingdene Marinas and Boat Sales* maintain extensive listings. Brokers often:

- Offer boats on behalf of vetted owners.
- Handle documentation.
- Arrange viewings.
- Provide a safer and more transparent buying experience.

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## Online marketplaces

**With thousands of listings available online, the internet has become the go-to place for both casual browsing and serious buyers. Here's a guide to the most popular platforms in the UK:**

- **TheYachtMarket.com -** ideal for buyers looking for well-documented, broker listed vessels. Tend to be mid to high end sail and motor yachts. Use filters for boat type, location, price and age.
- **YachtWorld.com -** Offers premium yachts and larger cruising boats or international purchases. They offer listings of new and used boats from professional brokers with high quality listings and advanced search filters. Excellent for researching model pricing trends.
- **Boats.com -** A large global listings site with strong UK coverage. Features both broker and dealer boats, with comprehensive filters for price, size, and location. Many listings overlap with YachtWorld, but it's still worth checking as prices, details, and photo sets sometimes differ.
- **RightBoat.com -** Advertise a wide mix of private and brokered boats, offering a broad middle ground suited for first time buyers to experienced owners. Offers more personal interactions with sellers.
- **BoatsandOutboards.co.uk -** Focused on smaller, towable boats, this site is ideal if you're searching for trailer boats, RIBs or sports boats. It has a user-friendly interface with filters and easy contact with sellers.
- **ApolloDuck.co.uk -** One of the largest and most popular boat sales websites in the UK with lots of private listings. Especially good for older cruising yachts. Use filters to narrow results by price, length, layout, builder, and more. Often you can find cheaper deals, however be aware of the risks when purchasing privately.
- **Facebook Marketplace & Groups -** A good option for low-cost and quick sales however buyers should always proceed with caution due to scams and boats which have lack of documentation.
- **Gumtree and eBay** - Occasionally offer boats at lower prices, but these listings should also be approached with caution.

**With any online purchase make sure you talk to the seller before you travel across the country to view it in case the listing is out of date or a scam!**

## Magazines

When searching for a coastal boat in the UK, printed and online boating magazines can be a valuable part of your research toolkit, offering both listings and in-depth market insight. Publications such as Practical Boat Owner (PBO) and Sailing Today regularly feature classified adverts for a wide range of sail and motor boats suited to coastal cruising, alongside buyer's guides and owner reviews that can help you narrow down the right make and model. Motor Boat & Yachting focuses more heavily on motor, from small coastal cruisers to larger motor yachts, while Classic Boat is the go-to for older, more traditional boats.

## Boat shows

Attending a boat show in the UK is an excellent way to research your next boat. It offers you the chance to compare a wide variety of boats in one place while speaking directly to manufacturers, dealers, and brokers.  You are able to step aboard multiple models of different boats to get a true feel of space and layout - helping to focus your search for the perfect boat. There may be "show deals" or part-exchange offers to be had, and you can also attend expert-led talks,  demonstrations and gather first-hand advice on everything from coastal cruising to maintenance - all in a single, focused visit.

The Southampton International Boat Show is the largest event in the country, showcasing everything from trailerable dayboats to luxury yachts, alongside marine equipment, finance, and insurance providers.

On a smaller scale, regional shows such as the Plymouth Boat Fest (now in its second year, and an event that Haven KJ are proud to sponsor!), the South Coast & Green Tech Boat Show and the Jersey Boat Show present a more local flavour.

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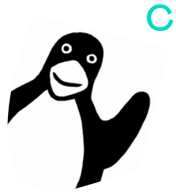

## Private sale vs. Brokerage sale

Should you purchase privately from an individual seller? Or go through a professional boat broker? Here is our run down of the advantages, risks, and considerations of each route.

| | Private sale | Brokerage sale |
|---|---|---|
| **Price** | Often negotiable; no broker fees. | Set by broker and seller together; will include broker fees so may be higher. |
| **Speed** | Can be faster if both parties agree. | More formal process; potentially slower. |
| **Buyer protection** | Minimal! Buyer beware! | Safer - brokers follow legal and procedural checks. |
| **Deposit handling** | Risky - may go direct to seller and may not be returned if the sale falls through. | Often held in secure client account. Most brokers will return the deposit to the buyer if the sale were to fall through, although it's important to check this before handing over any money! |
| **Legal paperwork** | Up to you to verify. | Broker should check ownership, RCD, VAT, seller identity checks etc. |
| **Survey access** | Must arrange directly. | Broker will be able to assist with haul-out and survey coordination, and may have a list of recommended surveyors. |
| **Aftercare** | None. | Brokers may help with transfer of moorings, and sometimes arrange a formal handover with the seller. |
| **Scam risk** | Higher (especially online). | Very low if using a well established, reputable broker. |
| **Contact with owner** | You can talk directly to the owner, asking detailed questions about the boat's history and quirks. | Generally you can ask for a handover with the current owner. On occasion you may not be able to access the owner. |
| **Due diligence** | Entirely your responsibility - from title searches to verifying no outstanding marina fees. | A reputable broker will confirm title, conduct anti-money laundering checks, and ensure documents are in order. |
| **Sale contracts** | You'll need to arrange your own. | Brokers use proper sale agreements, usually prepared by a lawyer, clearly setting out the terms, deposit, and 'subject to survey' clauses. |

## How to identify a trustworthy broker

A good broker isn't just a middleman. They are your guide to help you identify and purchase your dream boat, which you will be happy with for years to come. But unfortunately, like most things in life, not all brokers are created equal! Here is our checklist to help you make sure you're buying from a trustworthy broker:

### 1. Check for membership of an association

Trustworthy brokers are usually members of professional associations like Association of Brokers and Yacht Agents (ABYA) or British Marine Boat Retailers and Brokers Association (BRBA). These organisations enforce codes of conduct and require members to hold appropriate insurance, follow legal protocols, and maintain professional standards. Membership is a good sign the broker is committed to ethical practices across all boat types, from small RIBs to bluewater yachts.

### 2. Ask about client money protection

A reputable broker will have a dedicated client account - a ring-fenced bank account separate from their trading funds - to securely hold your deposit and purchase money. This adds a layer of financial security.

### 3. Do they carry out due diligence?

A professional broker should carry out extensive due diligence when listing a boat for sale. This includes verifying the title paperwork, checking the VAT status, and ensuring RCD (Recreational Craft Directive) compliance. Brokers should also check for compliance with any category ratings, and confirm there are no outstanding marina fees, loans, or legal claims against the vessel. While there's no central UK boat registry (unlike houses), a good broker will do as much checking as possible to protect you.

### 4. Ask them about their legal contracts

A good broker will always use marine lawyer-approved contracts that clearly outline the terms of sale, buyer protections, and conditions like survey or finance approval. These contracts offer far more protection than handing over cash or signing informal agreements with a private seller.

### 5. They've seen the boat

It may sound obvious, but it's worth checking before making a long trip to view a boat, that the broker has physically visited the boat, photographed it themselves, and taken a full spec. This reduces the risk of online scams or misleading listings for boats.

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### 6. Transparency and communication

Good brokers are happy to talk through the boat, the sales process, and your budget. They'll also be up front about a boat's condition and history, rather than sugar-coating the facts. If your broker is vague, pushy, or unwilling to answer your questions, consider walking away.

### 7. Are they trying to find the best boat for your needs?

Not all brokers give equal attention to buyers and sellers. A good buyer's broker should take the time to understand your needs, budget, and experience level, and offer tailored recommendations, not just push their current listings.

### 8. How is their boat knowledge?

The best brokers know boats inside-out. They should be able to explain the pros and cons of different makes, models, layouts, and build materials. Look for someone who offers insights beyond the sales brochure, especially if you're new to boating.

### 9. Will they offer support through the whole purchasing journey?

A good broker doesn't disappear after showing you a boat. They guide you through every stage - from shortlisting and viewing, to making an offer, arranging sea trials, making survey arrangements, negotiating post-survey repairs, completing paperwork, and securing insurance and moorings. They should act as your advocate throughout.

### 10. Reviews and recommendations

As with everything these days, it's worth checking their online presence and reviews. Look for consistent positive feedback and signs the broker is active in the boating community - attending boat shows, supporting local marinas, or publishing helpful advice. A strong digital footprint shows they are active, engaged, and accountable.

### FINAL THOUGHT

If a broker pushes you to make a quick offer or skips over the survey process, it's a red flag. A reputable broker will give you time to think and will always recommend a pre-purchase survey.

# Purchasing privately?

**Buying privately can sometimes save you money and speed up the process, but it also comes with more responsibility and risk. Without the safety net of a broker, you need to be thorough, cautious, and methodical. This checklist will help you avoid costly mistakes and make sure you get a boat that's safe, legal, and right for your needs.**

## Instruct a broker to handle the sale

Many brokers will handle a private sale on your behalf, for a fee. This will remove the headache of carrying out the paperwork checks yourself.

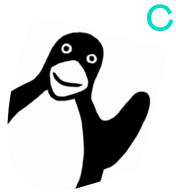
## Verify the seller's identity

Before parting with any money, make sure you know exactly who you are dealing with. A surprising number of fraud cases in the marine world stem from false identities or boats being sold by people who aren't the legal owner. Request a copy of the seller's driving licence or passport and check it matches the name and address on the ownership documents.

## Check proof of ownership and history

Review all title paperwork and past Bills of Sale to confirm an unbroken chain of ownership. Checking for outstanding finance on a boat is trickier than on a house or car, because there's no central, public registry for UK leisure craft, but there are still a few ways to reduce the risk before you buy.

- Ask the seller directly and request a written declaration from the seller confirming that there isn't any outstanding marine mortgage, loan or other finance secured against the boat.
- Review all ownership documents and check to see if any third party is mentioned, as having an interest in the boat.
- Contact marine finance companies. Whilst they cannot share confidential information, they can sometimes confirm if the boat is known to have been on finance, and whether it is now clear.
- Be cautious with newer boats. Boats under 5 years are more likely to still have outstanding finance on them.
- Check for any outstanding mooring/storage fees - these debts can sometimes be passed on to the new owner.



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## Confirm VAT and compliance status

Confirm whether VAT has been paid and ask for proof. Check RCD (Recreational Craft Directive) / CE / UKCA marking and ensure the boat matches its declared category rating (important for sea conditions and insurance).

## Inspect the boat thoroughly

Conduct a full inspection yourself and, ideally, commission a marine survey which includes a sea trial.

## Use a proper sale contract

Avoid verbal agreements or handwritten notes. Use a marine sale agreement that includes “subject to survey” and “subject to sea trial” clauses. This gives you an exit if the boat doesn’t meet expectations.

## Be cautious with deposits

If a deposit is needed, keep it small and pay by traceable means (bank transfer, not cash). Agree in writing on the terms for refund if the sale falls through.

## Check included equipment

Get a written inventory of all included gear - safety kit, electronics, covers, trailers etc. Confirm it’s all present and functional before paying the balance.

## Check for insurance eligibility

Some older or modified boats may struggle to get insured without certain upgrades or certification. Speak to your insurer before committing to buy.

## Trust your instincts

If anything feels off - the paperwork doesn’t match the boat, the seller dodges questions, or the price seems too good to be true - walk away. It’s better to miss a “bargain” than inherit a costly problem.

# Budgeting for your boat

The total cost of boat ownership goes far beyond the purchase price. In this chapter, we break down the upfront and recurring costs you need to consider to avoid unpleasant surprises and ensure your lifestyle afloat is financially sustainable.

## Purchase prices:

| Boat type | Older / entry-level second hand | Mid-range second hand | New or bespoke build |
|---|---|---|---|
| Sailing yacht | £5,000-£25,000 | £25,000-£150,000 | £100,000-£1 million+ |
| Motorboat | £5,000-£30,000 | £30,000-£300,000 | £75,000-£1 million+ |
| RIB | £2,000-£12,000 | £12,000-£50,000 | £10,000-£250,000+ |
| Trailer sailer | £3,000-£10,000 | £10,000-£25,000 | £20,000-£75,000+ |
| Motorboat day cruiser | £5,000 - £25,000 | £25,000-£150,000 | £40,000-£500,000+ |

Prices are indicative UK asking prices only. Actual costs vary considerably according to the boat's size, age, condition, VAT status, engine package, trailer and onboard equipment.

## Annual and recurring costs:

These costs will vary wildly between boat type, but it's important to factor in the following costs:

- **Mooring**
- **Insurance**
- **Fuel**
- **Essential maintenance** such as painting/antifouling/engine servicing.

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As a general rule, the annual running costs are about 10% of the value of the boat. So if you're buying a £60,000 boat, expect around £6,000 per year in running and maintenance costs.

# How to get marine finance

Buying a boat outright with cash isn't always realistic - especially if you're considering a newer boat or planning to keep some savings back for upgrades, cruising or contingencies. Thankfully, marine finance is a well-established part of the boating industry, But unlike traditional home loans, marine lending has unique requirements and limitations. This chapter will walk you through the finance options that are most common, as well as going into greater detail on specialist marine lenders.

Types of finance that are often used when purchasing a boat include:

- **Specialist marine mortgages.**
- **Personal loans.**
- **Equity release or remortgaging.**
- **Bridging finance (e.g. between two boats).**
- **Pension lump sum (with financial advice).**

## Get yourself pre-approved for finance

If you aren't a cash buyer, getting pre-approved for finance puts buyers in a strong position and gives vendors and brokers confidence that the buyer is serious and ready to proceed quickly.

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## Marine mortgages

These are the most common form of boat finance and are offered by specialist marine finance providers such as Promarine Finance.

**How it works:**

- You borrow a set amount (usually up to 80% of the purchase price).
- The loan is secured against the boat, similar to a mortgage on a house.
- Terms are typically 5 to 10 years.
- The lender holds a legal interest in the boat until the loan is repaid.

**Key requirements:**

- A deposit (often 20-30%).
- Proof of income or affordability.
- Boat must pass a survey and be insurable.
- Recreational Craft Directive (RCD/UKCA) compliance (for all in-scope craft built after the 16th June 1998).
- Some finance providers limit lending to newer boats only, while others, such as Promarine Finance, are happy to consider vessels of any age.


**Promarine Finance**
*www.marine-finance.org*
*info@marine-finance.org*
*01432 347 788*

# Tips for viewing a boat

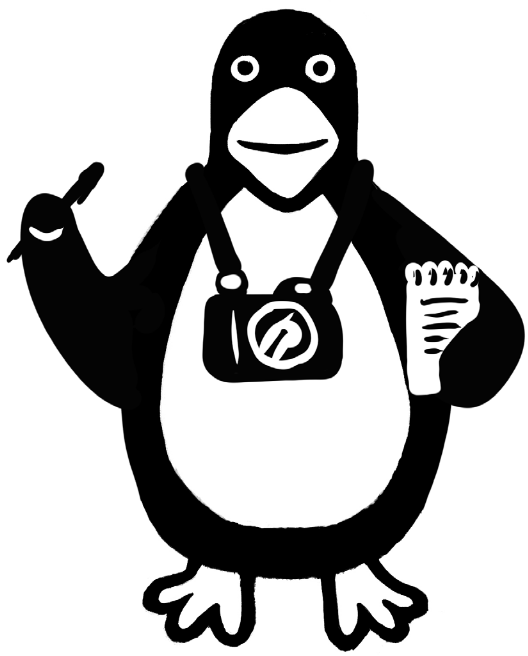
**So, you have an idea of your budget and you've talked to a broker, it's now time for one of the most exciting parts of the process - going to look at boats!**

This is your opportunity to explore different options, get a feel for various layouts, and imagine yourself using the boat. While it's easy to be swayed by first impressions, it's important to look beyond the surface to assess the boat's condition, practicality, and suitability for your lifestyle.

We spoke to the team at **Association of Brokers and Yacht Agents (ABYA)**, and asked them for their top tips, what and where to look, and questions to ask during viewings.

When you're in the market for a new (to you) boat, the most valuable thing you can do is view as many boats as possible. Your preferences will evolve as you explore different styles, layouts, and conditions - so don't be surprised if you end up loving a boat that's totally different from what you thought you wanted. While viewing, focus on practicality as well as aesthetics. Go beyond the curtains and cushions, and take the time to inspect areas that reveal how well the boat has been maintained. And don't be afraid to ask questions - about maintenance, history, and even the sales process. The more you ask, the better prepared you'll be.

Whilst it's always important to commission a marine survey prior to purchase, here is a list of things to look out for when you view a boat.



## Top tip

**If there are too many red flags, walk away and don't waste your money on a marine survey!**

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## Boat layout

- View lots of boats - your "requirements list" will likely change.
- Focus on function, not just appearances.

## Hull & superstructure

- Walk the hull and topsides: look for osmosis (blisters), cracks, rust stains, or damage.
- Is a repaint or regular professional polish needed? Factor into your budget.
- Look underneath the hull if the boat is out of the water. Check for any signs of damage.
- If the boat has teak decks, what condition is the teak in?
- Ask when was the last haul-out?
- Ask what antifoul is used, and when was it last applied?
- Ask has the boat ever had keel repairs or osmosis treatment?

## Deck gear and fittings

- Check if deck feels solid underfoot.
- Check the condition of hatches/ deck equipment such as winches.
- Is there an anchor windlass? Does it work?

## Cockpit & Steering

- Does the helm (tiller or wheel) feel solid and smooth?
- Is the cockpit well drained, with working scuppers?
- Are sprayhoods, biminis or dodgers in usable condition?

## Rigging & Sails

- Ask when was the rig last inspected or replaced?
- Ask are there invoices for rig checks or replacements?
- Look at halyards, blocks, furlers - are they operable and free-running?
- Ask what sails come with the boat, and how old they are.

## Engine & Systems

- Check the engine bay - is it clean, dry, and professionally maintained?
- Ask when was the engine last serviced?

## Top tip

Bring a notebook, checklist, and camera to each viewing. Boats blur together when you view multiple in a day, so notes help you compare later.

## Electrical System

- Do a visual check of the batteries.
- Are solar panels fitted?
- Ask when the electrical system was last serviced or checked.
- What equipment is being left?

## Stern area

- Check if deck boards feel solid - softness can be a sign of rot.
- Does the tiller run smoothly and feel secure?

## Internal checks

- Check for signs of damp, mould, or a strong musty smell.
- Look around windows, side hatches, and doors for water stains.
- Check the condition of flooring and whether it feels solid.

## Galley

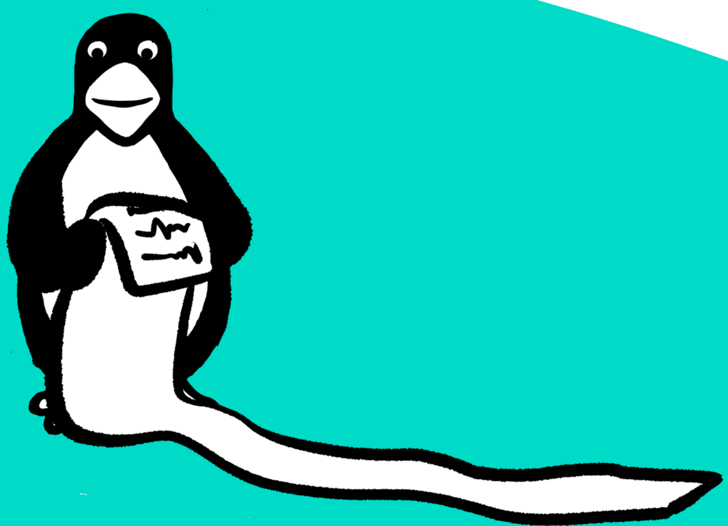
- Check appliances - Does it have everything on your wish list? Or is there room for additions?
- Look under the sink for plumbing leaks or damp cupboards.

## Heads

- Is the shower sealed and free from mould?
- Check the toilet type (cassette, pump-out, composting).
- Is there a holding tank?
- Is the water heater functional?

## Heating and ventilation

- What kind of heating system is installed? (diesel, gas, or Eberspächer/Webasto?).



## Boat history

- When was the boat built?
- Has the boat ever had any major repairs / accidents / insurance claims?
- How has the current owner used the boat (i.e. very little or ocean crossing!)
- Is the mooring transferable?

## Maintenance history

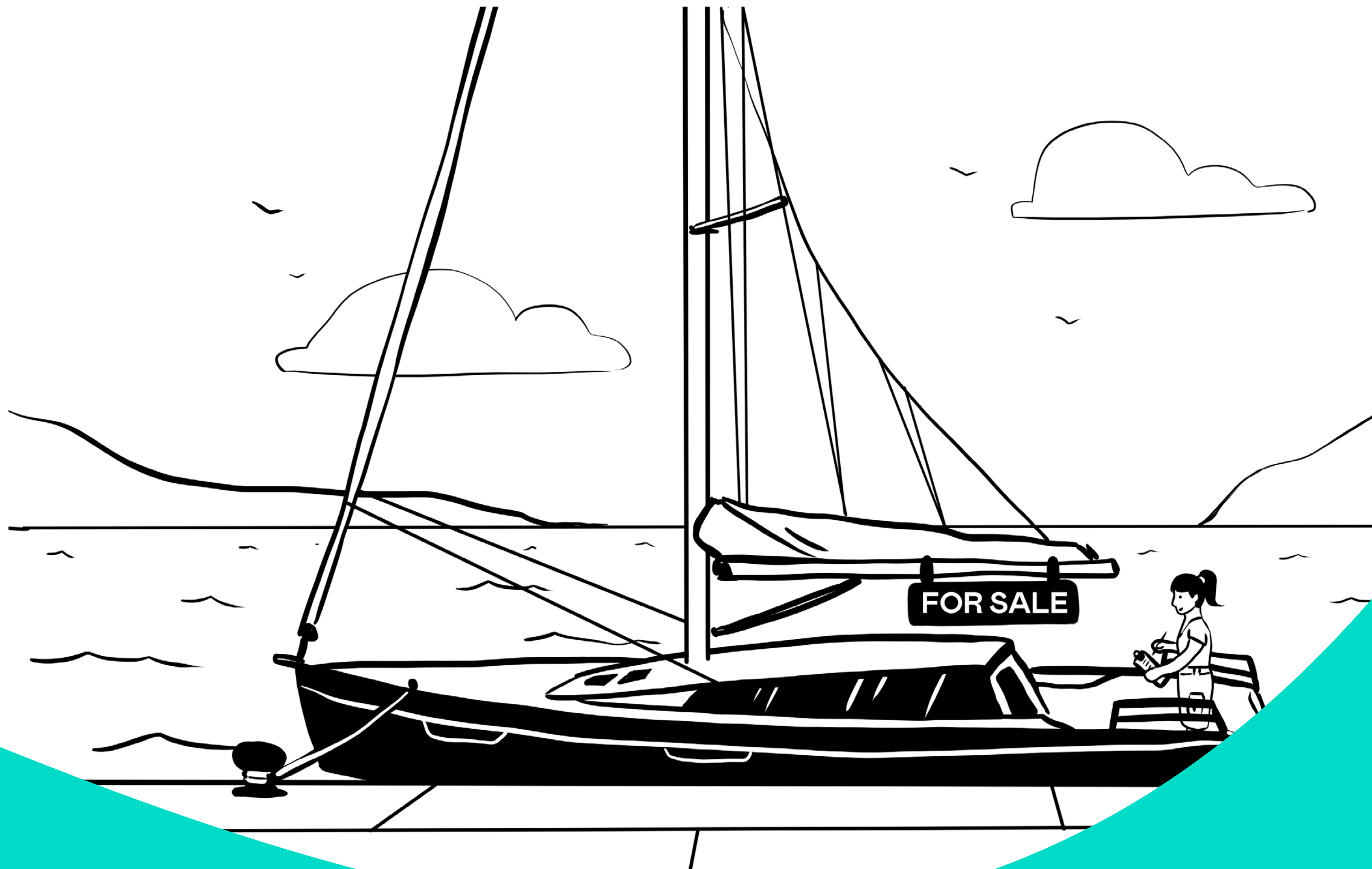
- When was the engine last serviced? Any service records?
- Has the boat had regular maintenance?
- Is there a maintenance diary?

## Documentation - particularly important if buying privately. If going through a reputable broker, they should check this.

- Is it RCD/UKCA compliant? (especially if a recent fit-out).
- Are there Bills of Sale and a clear ownership trail?
- Has VAT been paid (especially on newer or imported boats)?
- Is there a manual or wiring/plumbing schematics?

## Don't just think about the boat. Now is the time to ask the seller or broker about the sales process itself:

- Are deposits refundable?
- What are the offer timescales?
- Is there any legal paperwork or contracts to sign?
- If there's no legal paperwork involved - ask why.



# Documentation and legal requirements

When buying a boat, it is essential to check the paperwork is in place which proves ownership and to ensure compliance with legal standards.

## Key documents to check:

- **Bill of Sale** - ownership transfer.
- **Five years worth of Bills of Sale** - establishes clear title.
- **RCD / CE Marking** - for boats built post-1998.
- **VAT evidence** - particularly for imports.
- **Part I Registration (UK Ship Register).**


## Other evidence that indicates ownership:

- Invoices for marina/mooring fees.
- Invoices for maintenance work.
- Radio licence (for VHF/DSC-equipped vessels).

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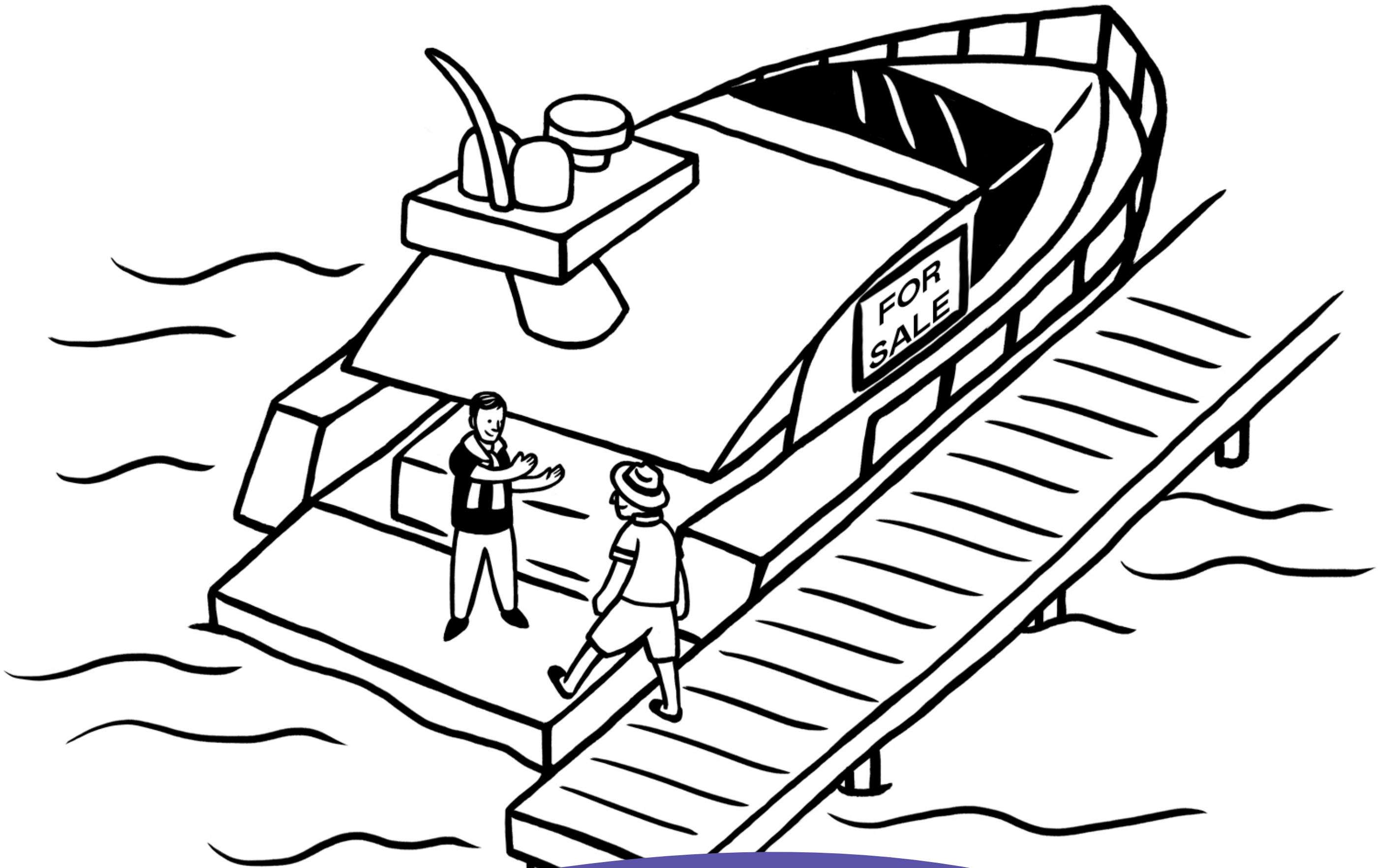
## If you are purchasing through a broker, they will also:

- Confirm identity of seller.
- Check for outstanding finance.
- Ensure original documentation is present.
- Conduct anti-money laundering checks.



# Making an offer

**Once you've found the right boat, the next step is making an offer. But what's the best approach? This chapter explains how to structure your offer, what to include, and how to protect your interests while negotiating.**

## Offer tips

- Always make an offer "Subject to Survey". Even for new boats, a survey is recommended.
- The majority of buyers put in sensible offers to start with, rather than just immediately offering the asking price. If the boat has only been on the market for a week, the seller is likely to say no, but if it's been on a while, they might be open to an offer.
- Clarify whether the deposit is refundable.
- Agree to a timescale for surveys and completion.
- Request price adjustments if survey finds major faults.
- Get everything in writing, including any repair agreements.

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# Do you need a lawyer?

If you are purchasing privately you may want to engage a lawyer to check your documents before you buy. An alternative may be to contact a broker to hire them to check over your documents for you, which can be a cheaper route.

A lawyer may be recommended if you are purchasing a high value boat or if complications with the sale occur. If you do require a lawyer, ensure it is a marine solicitor such as LA Marine as standard law firms will not have in-depth knowledge of boat sale requirements.

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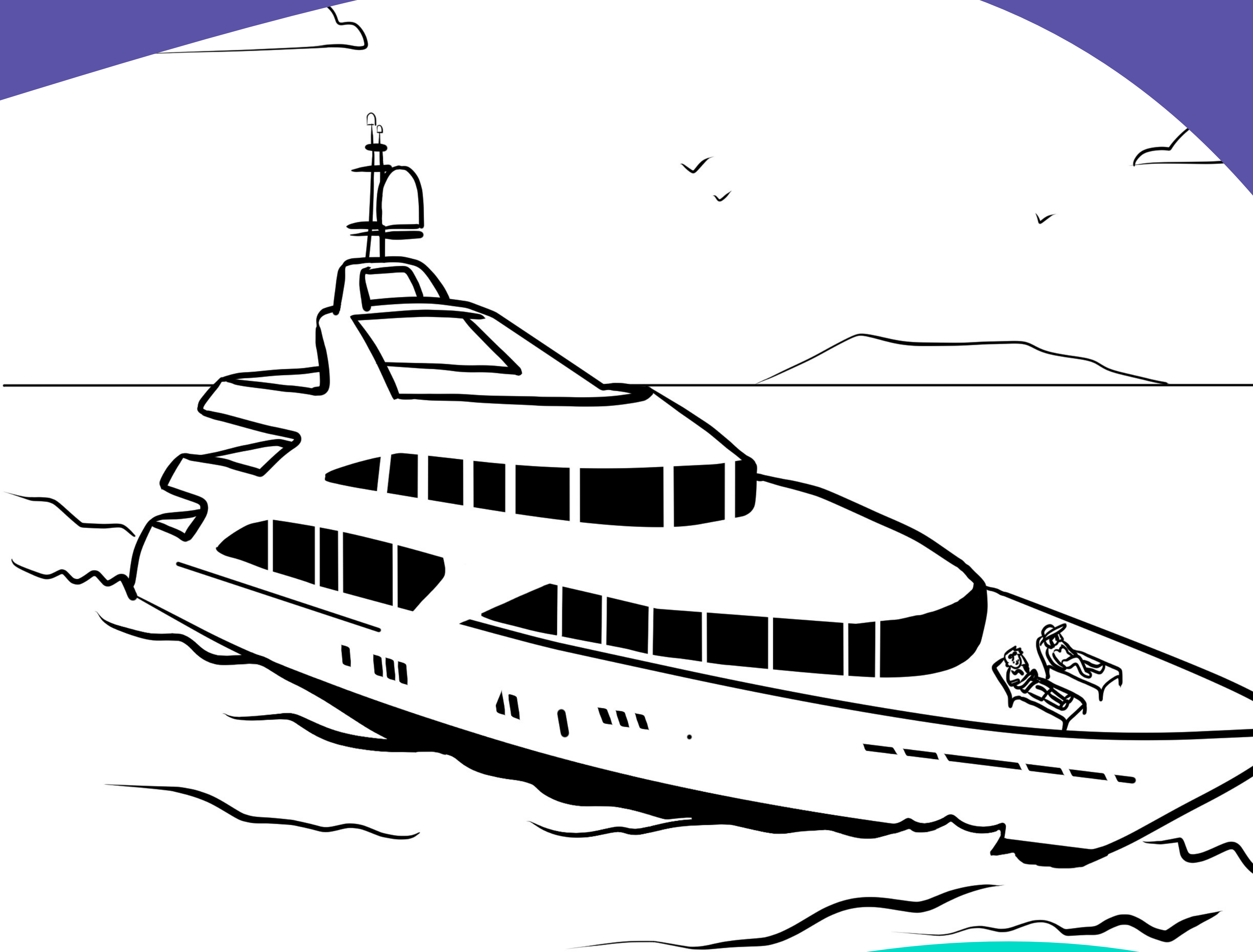

# Do you need a survey?


Boat surveys are a vital part of the buying process. They offer peace of mind and often reveal problems that could cost thousands to fix. In this chapter, you'll learn why surveys matter, how to choose a reputable surveyor and what to expect from the survey. We asked Ben Sutcliffe-Davies, Fellow YDSA Marine Surveyor, to give us a quick introduction to boat surveys.

## What is a pre-purchase survey?

A pre-purchase survey should be a comprehensive inspection carried out by a qualified marine surveyor, including an out-of-water hull assessment. It checks the condition of the hull, engine, wiring, plumbing, safety equipment, overall structure and internal condition where possible. You'll receive a written report highlighting any defects, urgent repairs, or maintenance concerns. After reading the report, you may wish to consider renegotiating the price or even walking away from a problematic boat. However, before making any quick decisions, it is important to remember that many survey recommendations are part of routine maintenance rather than reasons to reduce the price. Renegotiation is typically appropriate when the survey highlights urgent repairs, concerns about hull integrity, mast, rigging or engine condition, or other significant issues.

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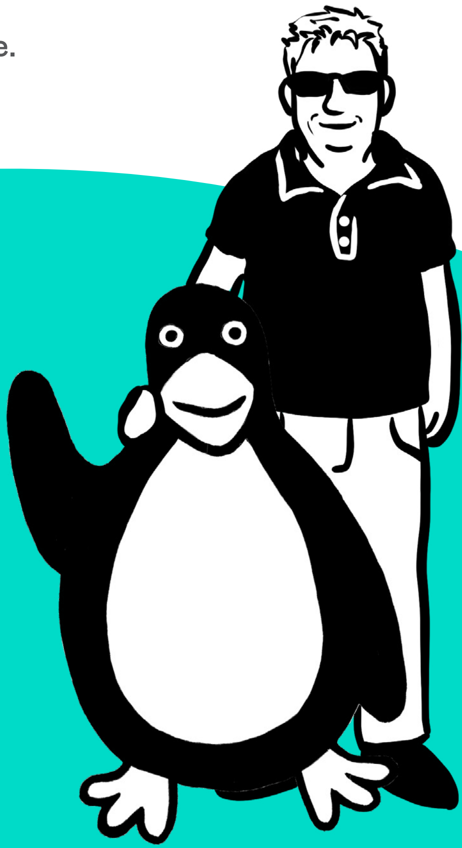
## What does a pre-purchase survey include?

- Hull inspection, both above and below the waterline.
- Keel inspection.
- Deck and superstructure.
- Mast, rigging & sails (if applicable).
- Stern gear, rudder, propeller, shaft and bow thruster if fitted.
- Engine and fuel systems (visual check).
- Electrics and batteries.
- Visual check of gas systems.
- Water systems and heads, including bilge and shower pumps.
- Interior fit-out and signs of damp or rot where possible.
- Review of documents and identification numbers where available.

**Surveys don't include sea trials unless agreed in advance.**




**Ben Sutcliffe Marine**

*www.bensutcliffemarine.co.uk*

*Help@bensutcliffemarine.co.uk*

*07796 457307*


Check out Ben's YouTube channel, Marine Surveyor Notebook, for really interesting videos.

## How to get the most from the survey?

Make sure you arrange for the boat to be lifted out of the water and cleaned down - this is essential for a full survey including inspection of the hull, keel and any underwater gear. It's also a good idea to attend the survey yourself - this will give you a much better appreciation of the boat's condition and allow you to ask the surveyor questions as they arise.

## How to choose a trustworthy surveyor

Marine surveying is unregulated in the UK, so it's important to choose carefully:

- Look for membership of a professional body like YDSA, IIMS, or SCMS.
- Ask for a sample report - a good one will be clear, detailed, and unbiased.
- Make sure they have experience with the kind of boat you are buying.

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Avoid surveyors who are vague, offer next-day "drive-by" surveys, or won't provide a written report. A good survey takes a full day, plus at least another to write it up.

## How long does it take to get a survey?

Most surveys take 2-3 weeks to arrange and complete, but during busy times (like spring), availability for haul-outs can delay things.

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# Insuring your new boat

Just like a home or car, your boat needs insurance. This chapter explains the types of cover available and what to look for in a policy.

## Types of cover

- Third-party only - Covers damage you cause to others (typically required for a navigation licence).
- Fully comprehensive - Also covers damage to your own vessel, fire, theft, sinking, and malicious damage. For most boat owners, comprehensive cover is strongly recommended.

## Things to consider

- Some policies may be issued subject to repairs being carried out as listed in a surveyor's report. You may need to provide proof that repairs have been completed (e.g. receipts or a follow-up inspection).
- Make sure the policy is suitable for your boat, and how you intend to use it (e.g. ocean crossing or waterskiing).
- Understand how your boat is valued in the event of a total loss - is it based on Agreed Value (you and the insurer agree upfront on what the boat is worth) or Market Value (the insurer pays based on what similar boats are worth at the time of the claim, which may be less than you were hoping for).
- If you're living aboard, or carrying expensive tools or tech, check if contents cover is included. Are there limits for electronics or valuables? Are they covered if carried off the boat?
- Always be honest with your insurer as to how you intend to use your boat, for example if you plan on living aboard or running it as an AirBnB!
- A fully comprehensive insurance policy shouldn't be seen as a maintenance contract. Always make sure you keep your boat in good condition and carry out regular checks, servicing and maintenance.

# Completion checklist

You're nearly there - but don't skip the final steps! Here is a practical checklist to ensure everything is in order before you take the keys and cruise away with confidence.

## Final checks

- Review survey and address recommendations.
- Confirm finance release and/or payment.
- Press go on your insurance.
- Ensure you have a mooring in place, if required.
- Is the sales contract completed?
- Collect the keys and any documentation.

# Time to cruise off into the sunset

**Buying a boat isn't just a financial transaction - it's the beginning of a new chapter. It might take the shape of a bluewater yacht ready to cross oceans, a capable motor cruiser for coastal adventures, or a fast, agile RIB that gets you to a secret cove and back in a day. Whether you're chasing distant horizons, exploring the coastline with family, or launching off the slipway for a day of fun on the water, owning a boat is more than a transaction - it's a lifestyle with its own unique community.**

You've done the groundwork. You now know what type of boat fits your needs, how to avoid the pitfalls of buying privately, and the role each professional plays - from brokers and surveyors to finance providers and insurers. You understand the paperwork, the practicalities, the questions to ask, and what to expect during a viewing or survey. You've budgeted realistically, factored in ongoing maintenance, and even considered what your future self might want when it comes time to sell or upgrade.

If you've read through this entire guide, congratulations - you're already more informed than many buyers out there. And that knowledge is your biggest asset. It protects your investment, your peace of mind, and ultimately, your enjoyment on the water.

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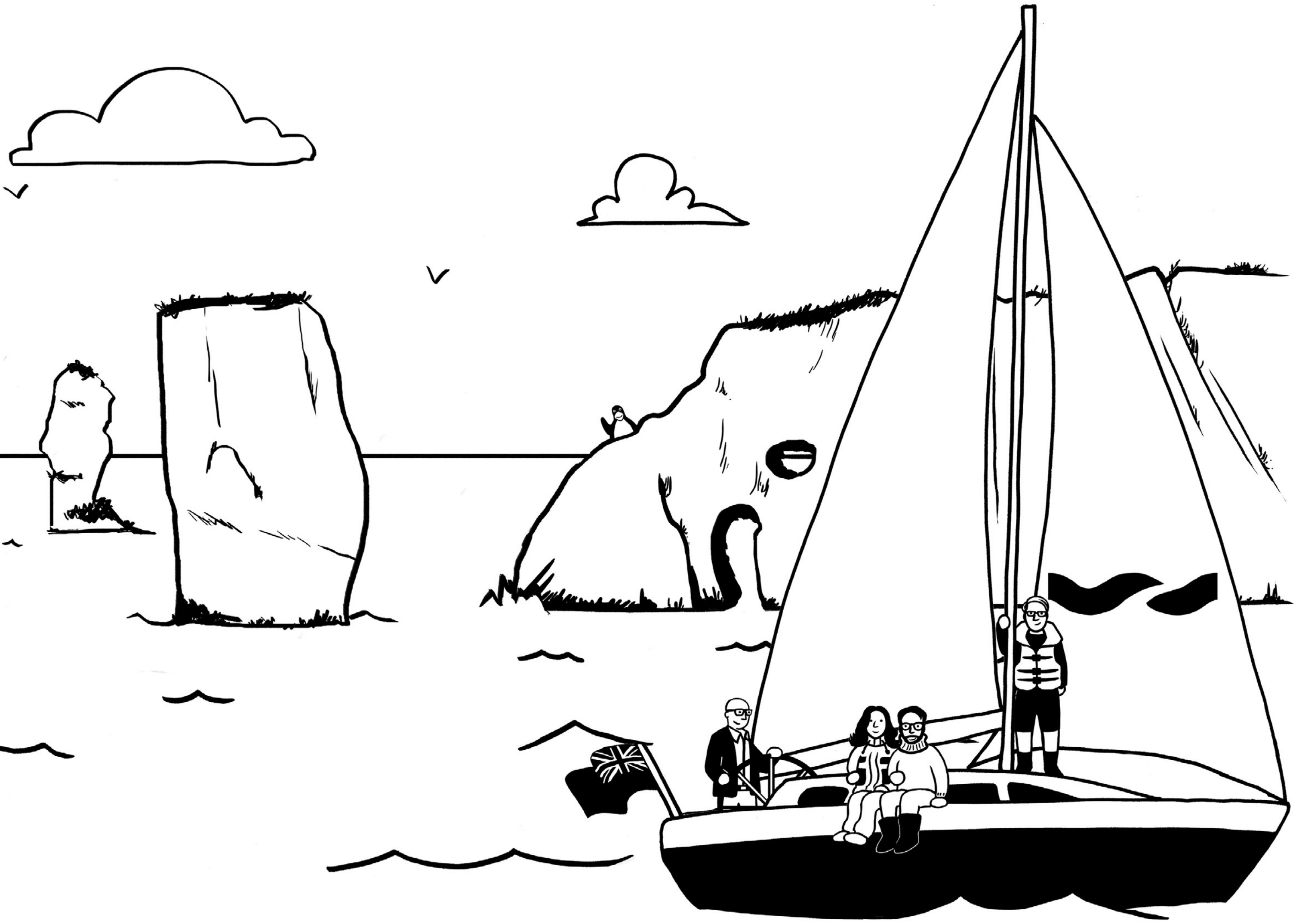

# Useful guides


**Here at Haven K-J, we pride ourselves in our commitment to supporting the community beyond just insurance.**

**Here are some more guides which you might find useful.**

## How to teach your child to dinghy sail

Do you want to get your child dinghy sailing, but not sure where to start? This practical and engaging step-by-step guide is here to help. Written by experienced dinghy sailor Christian Brewer, it walks parents through everything from building water confidence and choosing the right dinghy, to teaching sailing theory both on and off the water. Click **here** to read the guide.

## Cruising the European inland waterways

Imagine cruising the Champagne region, the Ardennes, or the Friesian lakes - even gliding through historic cities like Ghent, Leiden, and Cologne. With nearly 30,000 km of rivers and canals, Europe's inland waterways offer both adventure and tranquillity. To help you get started, we've teamed up with the Cruising Association's European Inland Waterways section, whose decades of first-hand experience will guide you through everything you need to know. Watch the webinar recording **here**.

## Fire safety onboard boats

Fire is one of the greatest risks at sea - confined spaces, flammable materials and the marine environment mean a blaze can escalate fast. The right firefighting equipment is vital, but so is preventing fires in the first place and ensuring your crew know exactly what to do. In an emergency, preparation can be the difference between making it back to the marina or losing your boat. Our guide, co-authored by Peter Mansi of Fire Investigations UK, provides practical advice to help you prevent and prepare for onboard fires. Click **here** to read the guide.

## Value Added Tax: Sailing between the UK and EU post Brexit

Whether your yacht crosses from the UK to the EU or back again, each crossing counts as an export and import - with crucial implications for VAT status. This guide explains how to remain compliant by using Temporary Admission, Returned Goods Relief, or other reliefs, and why keeping solid documentation is essential to avoid penalties or vessel seizure. Click **here** to read the guide.

## A cruising guide to the Solent

Discover the magic of the Solent - England's sailing haven with unique tides, stunning views, and world-class events. Whether you race or cruise, this iconic waterway promises unforgettable adventures. Click **here** to read the guide.

## A cruising guide to the Channel Islands

The Channel Islands offer some of the most rewarding yet challenging cruising in Northern Europe, with strong tides, rocky coastlines and a wealth of harbours and anchorages to explore. Our two-part guide provides practical advice to help you plan a safe and enjoyable passage, from navigation and tidal considerations to recommended stopovers and local highlights. Whether you're visiting for the first time or looking to broaden your experience, it's an essential resource for anyone cruising the islands. Click **here** to read the guide.

## Preparing for your first night sail

Embarking on a night sail for the first time calls for careful preparation. This guide, written by Colin Stracey of Premier Sailing, walks you through practical steps including pre-sunset checks, lighting readiness, safety protocols, watch systems, and thorough passage planning. With clear advice on everything from insurance cover to chart visibility and crew preparedness, you'll be better equipped to enjoy the peaceful beauty of a night passage with confidence. Click **here** to read the guide.

## How to sail across the Channel and cruise northern France

If you are considering expanding your boating horizons to include the Gallic treasures of Northern France, then check out this webinar brought to you by Bob Garrett from the Cruising Association. Watch the webinar recording **here**.

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# When you've found your perfect boat... We'd love to hear all about it!

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