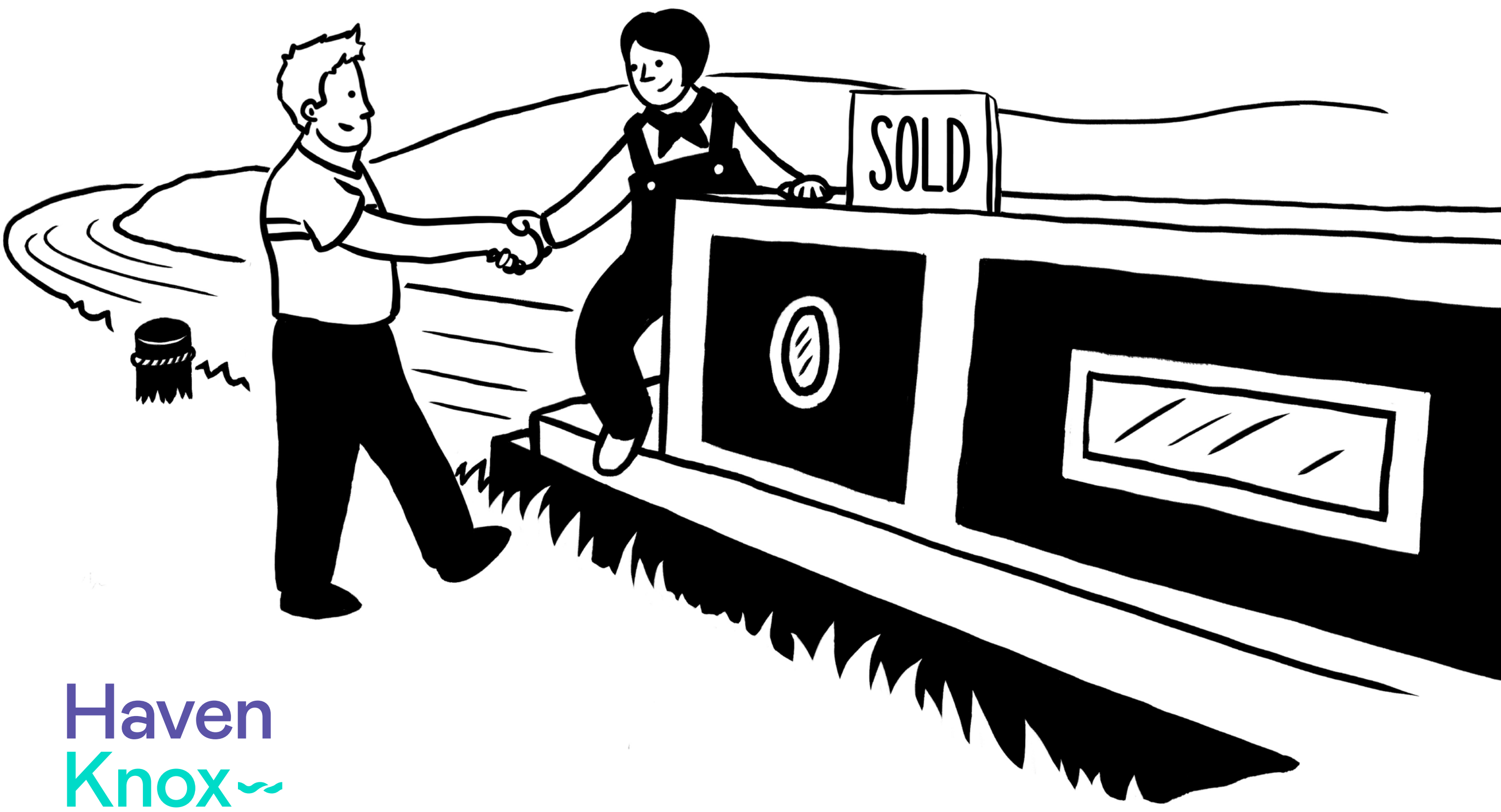
Guide to buying a narrowboat



Haven Knox-Johnston

Part of HOWDEN

Guide to buying a narrowboat

This guide was put together with help from ABNB Boat Brokerage, Promarine Finance and Ben Sutcliffe-Davies, Marine Surveyor.

Haven Knox-Johnston is a trusted name in boat insurance, offering specialist cover tailored to the needs of narrowboat owners. They provide flexible policies that cover everything from accidental damage, to contents cover and third-party liability. Whether you're buying a boat to cruise, liveaboard, or enjoy at weekends, their experienced team is on hand to guide you through the insurance process with clear advice and friendly support – so you can focus on the joys of narrowboating, knowing you're well protected.

ABNB is a long-established narrowboat brokerage based at North Kilworth Marina in Leicestershire, known for its friendly, knowledgeable approach and focus on quality canal boats. Operating since 1995, ABNB offers a comprehensive service for both buyers and sellers. For those looking to buy, ABNB provides transparent listings complete with high-quality photography and in-depth specifications, to support informed, stress-free decisions. Viewings are accompanied by knowledgeable staff who are happy to share their expertise, and the marina setting provides easy access to survey and maintenance services – all designed to make the buying process as smooth and reassuring as possible.

Promarine Finance is a specialist marine finance company based in Hereford, offering tailored marine mortgages from £15,000 to £500,000 for a wide range of leisure vessels, including narrowboats, sailing yachts, and motorboats. Founded in 2010, the company is run by a team of experienced boaters who understand the unique needs of the boating community. Promarine prides itself on a friendly, flexible approach, providing quick decisions - often within 24 hours - and supporting customers throughout the boat-buying journey. Whether you're purchasing your first liveaboard or upgrading to a new narrowboat, Promarine aims to make the process smooth and accessible.

Contents

What are the different ways of buying a narrowboat?

Buying a narrowboat is a life-changing decision.

Whether you want a vessel for weekend cruising, longer cruising, or full-time life afloat, this guide will walk you through everything you need to know about finding, financing, viewing, surveying, and buying the right narrowboat for your needs.

Click here to get a quote

Not all narrowboats are created – or sold – the same way. From fully equipped second-hand boats to completely bespoke new builds. This chapter breaks down the four main buying options and helps you decide which route is right for you.

Second-hand boats

Most first-time buyers choose this route because:

- More affordable than a new build.
- Immediate availability.
- Often come fully equipped.

However, when buying second hand it is impossible to know for certain how well the vessel has been looked after during it's lifetime, so getting a thorough survey is vital to make sure you uncover hidden issues. Often, older boats may need significant maintenance work done – steelwork, reblacking, or systems upgrades – which must be factored into the cost.

Sailaway boats (part-completed craft)

A sailaway is a partially completed boat that allows you to fit out the interior to your own specification.

- **Basic Sailaway:** Hull, engine, ballast, and windows.
- **Sailaway Lined:** Hull + insulation, battening, linings.
- **Sailaway Plus:** May include electrics, plumbing, or heating.

This route is ideal for DIYers or those on a tighter budget but who want customisation. However, it does come with its own challenges, including:

- Workload – Fitting out a sailaway boat from a bare shell or even a “lined” sailaway can take hundreds of hours. Many buyers underestimate the time needed.
- Skills required – You'll need knowledge in carpentry, plumbing, 12V and 240V electrics, gas installation, insulation, and heating systems, or access to people that do!
- Hidden costs – whilst the upfront cost may appear low, the full cost of the project may approach or even exceed what you'd pay for a second-hand or mid-range fitted boat. You’ll need to factor in the cost of storing your narrowboat whilst it’s being fitted out, and the cost of buying the tools required and/or paying for professional help will be significant.
- Legislation requires that your boat complies with the Recreational Craft Directive. If you fit out a sailaway yourself, you become the boatbuilder under UK law, which means you will be responsible for ensuring that all aspects of the boat, and the work done on it, meet the correct ISO standards. You will need to factor in a Post Construction Assessment (currently in the region of £4,000), and if any areas of non compliance are identified, it is often costly to rectify. To minimise non compliance, it is often sensible to employ the services of a surveyor who knows and understands the standards, and can assist throughout the build.
- When the time comes to sell your sailaway, buyers may be wary of amateur fit outs, even if they are done well.

Click here
to get a
quote

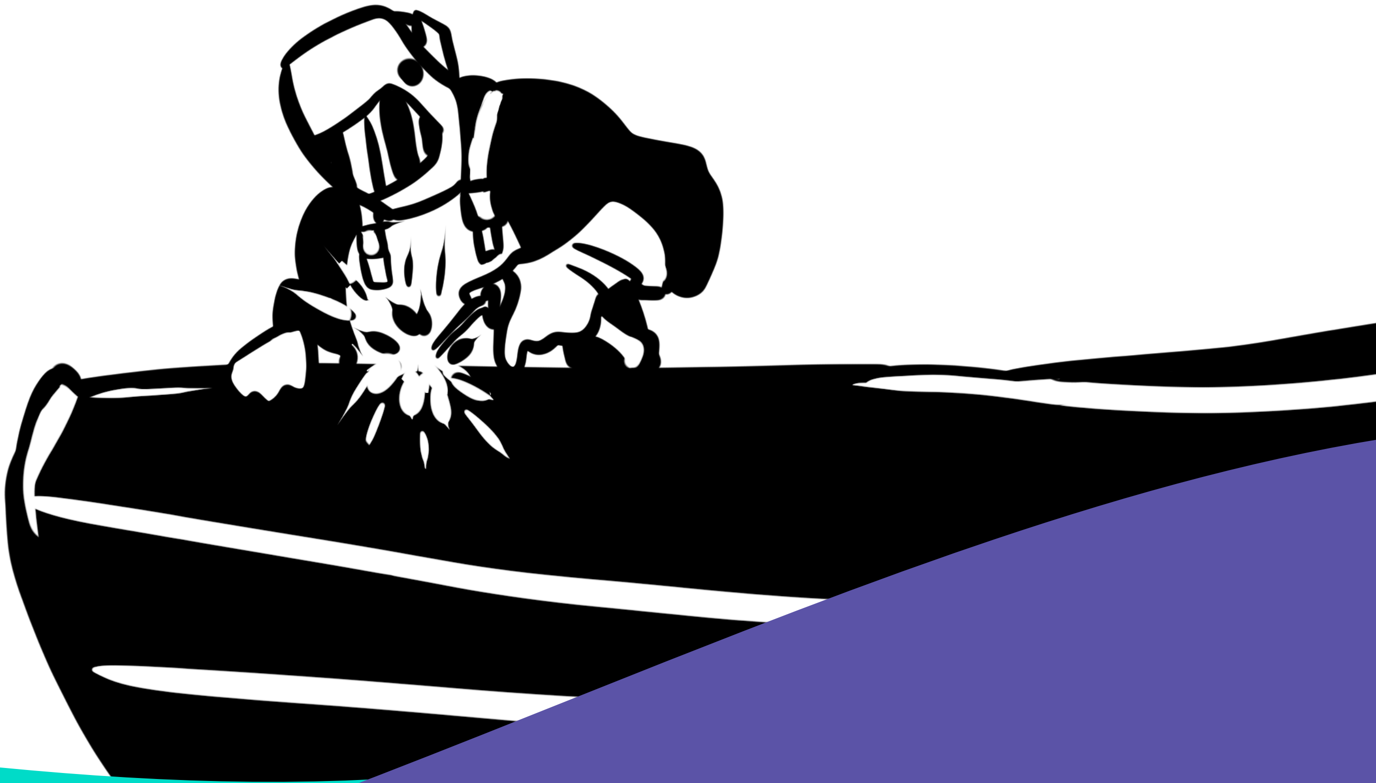
Fully fitted new builds

Builders occasionally commission a new build on spec, and sell the boat via brokers such as ABNB. This is a perfect opportunity to purchase a new build without the long lead time, but with the disadvantage of not being actively involved with the design and interior fit out.

Bespoke new builds

Commissioning a boat from scratch gives you full control over layout, style, and materials. Costs vary widely but expect to pay upwards of £130,000. Depending on your builder, lead times may range from 12 months to 2 years.

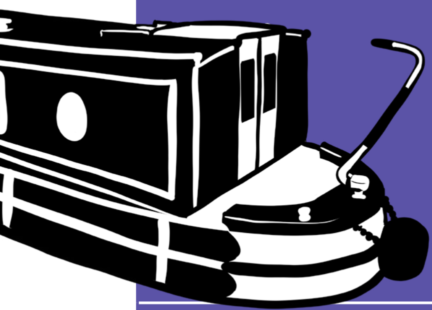
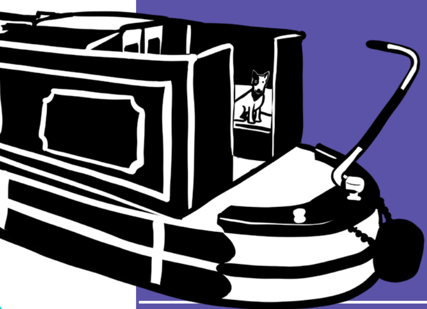
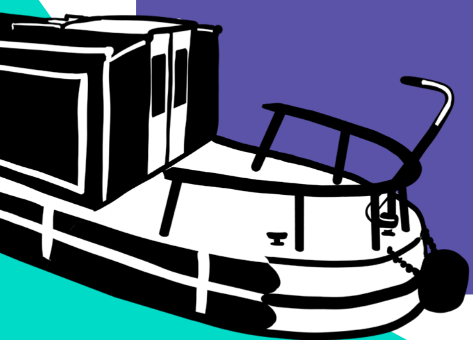
There are many highly respected narrowboat builders here in the UK, such as Kingsground, Elton Moss, Norton Canes and Braidbar. It's important to visit several builders to work out which builder has an ethos and values with whom you will work well with.



What layout is right for you?

Choosing the right internal and external layout is one of the most important decisions you'll make – especially if you're planning to live aboard. The layout impacts everything from sociability to practicality.

Stern types

Stern type	Pros	Cons
Traditional stern 	· Maximises internal living space. · Classic look, loved by traditionalists. · The engine space stays dry as rainwater cannot get in.	· Very limited outdoor space. · Cramped for 2 to helm together – not ideal for families or pets.
Semi-traditional stern 	· Partially enclosed deck space. · Safe area for kids and pets. · Good balance of social space and living space.	· Slightly reduced internal cabin area. · Still not as open as a cruiser stern.
Cruiser stern 	· Large open deck for socialising – ideal for families or groups. · Popular with hire boats.	· Sacrifices some cabin space for larger deck. · Rainwater can enter the engine space.

Click here to get a quote

Entrance orientation

Layout	Pros	Cons
Reverse layout (galley at the stern)	· Easy to load supplies straight into galley. · Engine is far from living space. · Great for solo cruisers.	· Guests enter through galley. · Less private or homely on boarding.
Traditional layout (saloon/bedroom first)	· Intuitive layout for guests. · Better separation between galley and entrance.	· May need to walk through the boat to reach galley. · Less efficient for unloading fuel or supplies.

Bedroom configuration

Bed type	Pros	Cons
Fixed double bed	· Always ready to use. · Built-in storage underneath. · Ideal for full-time liveaboards.	· Takes up permanent space. · Reduces layout flexibility.
Cross bed	· Uses full boat width for more space – can be tucked away during day.	· Needs to be set up and folded away daily. · May block access while extended.
Dinette or sofa bed	· Saves space in shorter boats · Useful for occasional guests.	· Not ideal for daily use. · Can be uncomfortable and fiddly to set up.

Bathroom configuration

Bathroom type	Pros	Cons
Walk-through bathroom	· Spacious and airy. · Accessible from both ends. · Allows for full-sized shower.	· Less private. · Can divide the boat if both doors are shut.
Off-corridor bathroom	· Greater privacy. · Allows continued access through boat.	· Tighter and less spacious. · Often harder to design well.

Where to search for a narrowboat

Narrowboats are advertised in a multitude of places, but it's always important to make sure you choose a trustworthy route, to ensure you don't buy a dud!

Boat Brokers

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

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

Online marketplaces

- **Apollo Duck** – One of the largest and most popular boat sales websites in the UK. Use filters to narrow results by price, length, layout, builder, and more.
- **Boats and Outboards** – A user-friendly site with many narrowboats for sale from both brokers and private sellers.
- **Facebook groups** – Niche groups such as "**UK Narrowboats for Sale**" or "**Narrowboats & River Boats For Sale/Wanted/Advice UK**" are increasingly popular but come with risks (e.g. lack of documentation, scams).
- **Gumtree and eBay** – Occasionally offer boats at lower prices, but these listings should be approached with caution.

[Click here to get a quote]

Magazines

Publications such as *Waterways World* and *Towpath Talk* include a Boats For Sale section.

Boat shows

Crick Boat Show – View new, used, and sailaway (part-completed craft) boats; talk to builders and brokers; and get hands-on experience.

Click here to get a quote

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, BSS, RCD, VAT, CE marking, 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 license, mooring advice, arranging a hand over with the owner.
Scam risk	Higher (especially online).	Low if using a 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	You'll need to do your own.	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 ABYA (Association of Brokers and Yacht Agents) or British Marine. 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.

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 carry out basic checks to ensure that there are no outstanding loans or legal issues tied to the vessel, although unfortunately this is not always conclusive as there is no central boat registry that lists this (unlike a house) .

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 listings for boats that don't actually exist.

Click here to get a quote

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, 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. Do they have good Google reviews? A strong digital footprint shows they are active, engaged, and accountable. Are they actively involved with the boating community?

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.

Budgeting for your narrowboat

Understanding the total cost of narrowboat 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

- **Second-hand – older boats** – £20,000–£50,000.
- **Mid-range second hand** – £50,000–£100,000.
- **New or bespoke** – £100,000–£200,000+.

Annual and recurring costs will include:

- **Moorings** – £2,000–£12,000 depending on location.
- **Licensing** – Around £1,100 - £1,700/year (CRT fee).
- **Insurance** – £200–£500/year.
- **Fuel** – £700–£1700/year.
- **Essential maintenance** – £1,000–£3,500/year.
- **Blacking** – Every 2–3 years, £900–£2,000.

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

For many buyers, marine finance is the key to unlocking narrowboat ownership. 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 narrowboat 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.

Click here to get a quote

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.
- Valid Boat Safety Certificate (BSS).
- Recreational Craft Directive (RCD/UKCA) compliance (for all in-scope craft built after the 16th June 1998).

A word from our partner, Promarine Finance

1. Instant quotes and a decision within 24hrs

Instant quotes are available online, and Promarine Finance typically provides finance approval decisions within 24hrs of application.

2. Flexible finance options for a wide range of budgets

They offer marine mortgages from £15,000 to £500,000, with an average loan around £60,000. Term lengths up to 10yrs are available, and shorter term bridging finance may also be possible by request.

3. Personal service from experienced boaters

The Promarine team are boat owners themselves and understand the unique needs of boat buyers. Their advice is tailored to real-world boating situations, including liveaboards and inland cruising.

4. Eligibility for a variety of boats and buyers

Finance is available for a wide range of boat types including new builds (including stage payments), second hand narrowboats and liveaboards.

5. Survey and Clear Title required

Their lending always includes two standard conditions (unless it's a new boat):

- A satisfactory pre-purchase survey in the buyer's name.
- A clear title history, showing legal ownership and no outstanding finance.

6. Quick completion

Once a buyer has finance approval and a satisfactory survey, the purchase can typically be completed within a week.

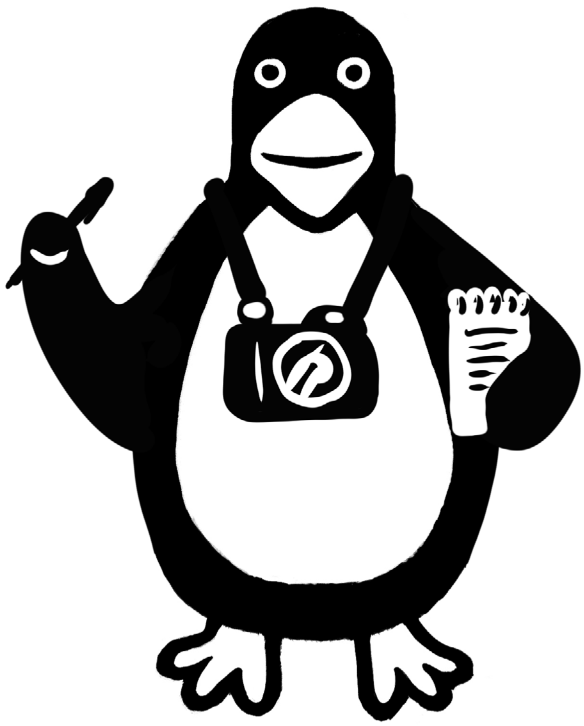
Tips for viewing a narrowboat

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 **Emma Green,** MD of **ABNB Boat Brokerage**, and asked her for her top tips, what and where to look, and questions to ask during viewings.

When you're in the market for a narrowboat, 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.



ABNB
Boat Brokerage

Click here to get a quote

Boat layout

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

Hull & superstructure

- Walk the exterior – look for flaky paint, rust, and signs of wear.
- Assess whether a repaint is needed and factor that into your budget.
- Look underneath the hull if the boat is out of the water. Check for signs of pitting and corrosion.
- Ask about the last blacking date (and if it’s 2-pack or bitumen).
- Ask if the hull has ever been grit-blasted.
- Ask if there's a recent hull survey or thickness readings.

Roof & deck fittings

Deck fittings, when not maintained properly, can often be the site of water ingress, leading to corrosion or rotting.

- Check around windows, doors, hatches, and mushrooms for damage, rust or water ingress.
- Can you check the water tanks to see if they are in good condition?
- Does the boat come with any cockpit covers or pram hoods? Are they in decent condition?
- Check condition of handrails and grab handles – do they feel solid and secure?

Stern area

- Check if deck boards feel solid – softness can be a sign of rot.
- Does the tiller run smoothly and feel secure?
- Inspect the gas locker – is it clean and dry or rusty and packed with lots of other “stuff”?
- Look in the engine bay – is it tidy, dry, and well-maintained? Does the engine look like it’s been well maintained?

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.

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.

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.

Bathroom

- 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? (solid fuel stove, diesel, gas, or Eberspächer/Webasto?).
- Look for signs of smoke staining around stoves.

Electrics and systems

- Do a visual check of the batteries.
- Are solar panels fitted?
- Test lights and switches.

Boat history

- When was the boat built? And by which builder?
- Has the boat ever had overplating or major repairs?
- Has the boat ever suffered flooding, fire, or other damage?
- 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?
- Is there a boat log showing journeys and engine hours?

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

- Does the boat have a valid Boat Safety Certificate (BSS)? Until when?
- 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?
- Is the boat registered with the Canal & River Trust (CRT) or Environment Agency?

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 narrowboat, 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.
- **Boat Safety Certificate (BSS)** – mandatory, valid for 4 years.
- **RCD / CE Marking** – for boats built post-1998.
- **VAT evidence** – particularly for imports.

Other evidence that proves ownership:

- Invoices for mooring fees.
- Invoices for maintenance work.
- CRT registration.

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

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

Click here
to get a
quote

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, or at least a boat safety scheme examination 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.

Click here to get a quote

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 narrowboat surveys.

What is a pre-purchase survey?

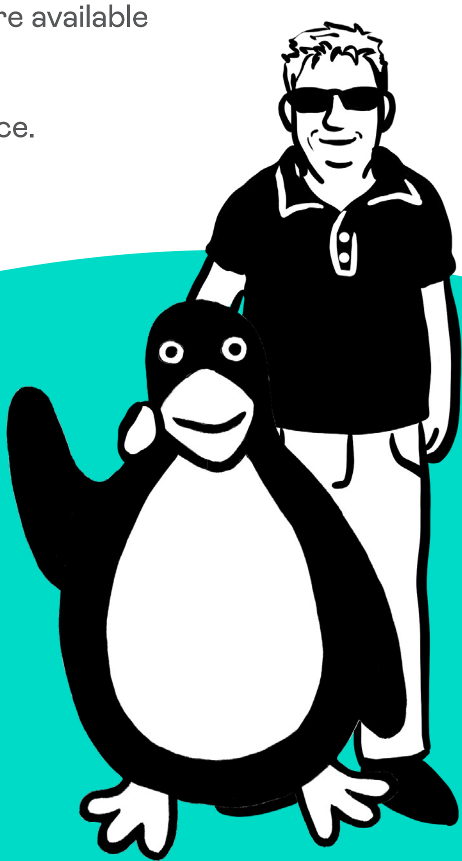
A pre-purchase survey should be a comprehensive inspection carried out by a qualified marine surveyor, including an out-of-water hull assessment. It checks the condition of the hull, engine, wiring, plumbing, safety equipment, overall structure and internal condition where possible. You'll receive a 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 or engine condition, or other significant issues.

Click here to get a quote

What does a narrowboat survey include?

- Hull inspection (with ultrasonic thickness readings for steel) including weed hatch
- Decks, roof, and superstructure
- Stern gear, tiller, and propeller and bow thruster if fitted
- Engine and fuel systems (visual check)
- Electrics and batteries
- Visual check of gas systems
- Water systems and bathroom system, including bilge and shower pumps
- Fire safety and escape routes
- Interior fit-out and signs of damp or rot where possible
- Boat Safety Scheme (BSS) certification
- Review of documents and identification numbers where available

Surveys don’t include water trials unless agreed in advance.



Ben is the star of "The Marine Surveyor Notebook". A YouTube channel with lots of interesting videos on. Visit it by clicking here.

How to get the most from the survey?

Make sure you arrange for the boat to be lifted out of the water, cleaned down and supported above the ground on blocks – this is essential for a full survey including inspection of the base plate. 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 narrowboats, not just coastal craft.

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), yard availability for haul-outs can delay things.

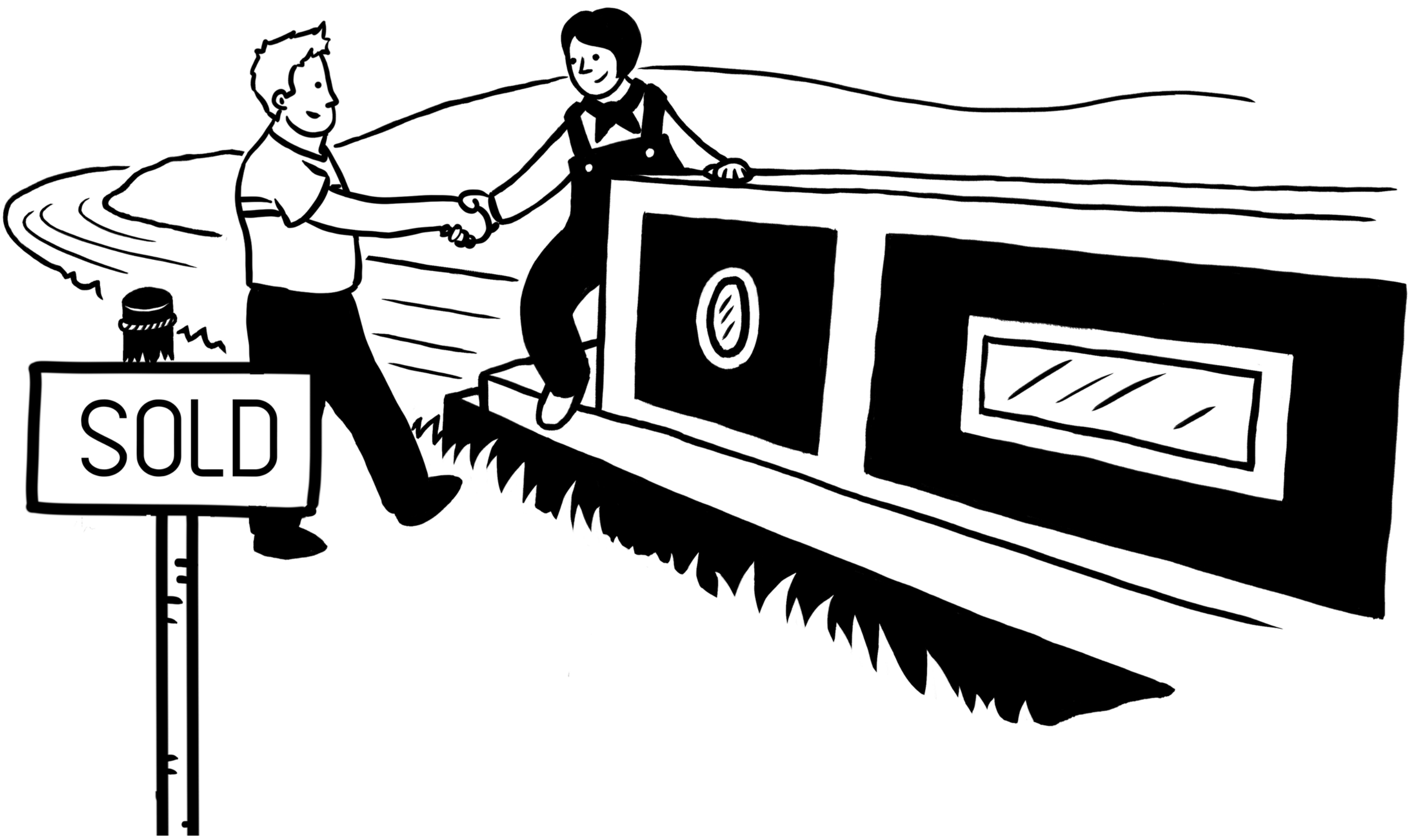
Click here to get a quote

Ben Sutcliffe Marine

www.bensutcliffemarine.co.uk

Help@bensutcliffemarine.co.uk

07796 457307



Insuring your new boat

Just like a home or car, your narrowboat needs insurance. But with unique considerations like liveaboards, narrowboat insurance has its own nuances. 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, especially liveaboards, comprehensive cover is strongly recommended.
- Liveaboard contents cover.

Things to consider

- Some policies may be issued subject to repairs being carried out as listed in a surveyors 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 tailored specifically to inland cruising, and covers things like towpath mooring.
- 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, bikes, 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 a floating café!
- 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 your licence is in place (e.g. CRT).
- Is the sales contract completed?
- Collect the keys and any documentation.

Time to cruise off into the sunset

Buying a narrowboat isn't just a financial transaction – it's the beginning of a new chapter, one that could see you meandering through misty canal mornings, cosying up in front of the stove with your favourite book on a crisp winter night, or spending long summer evenings moored at a tranquil towpath pub.

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.

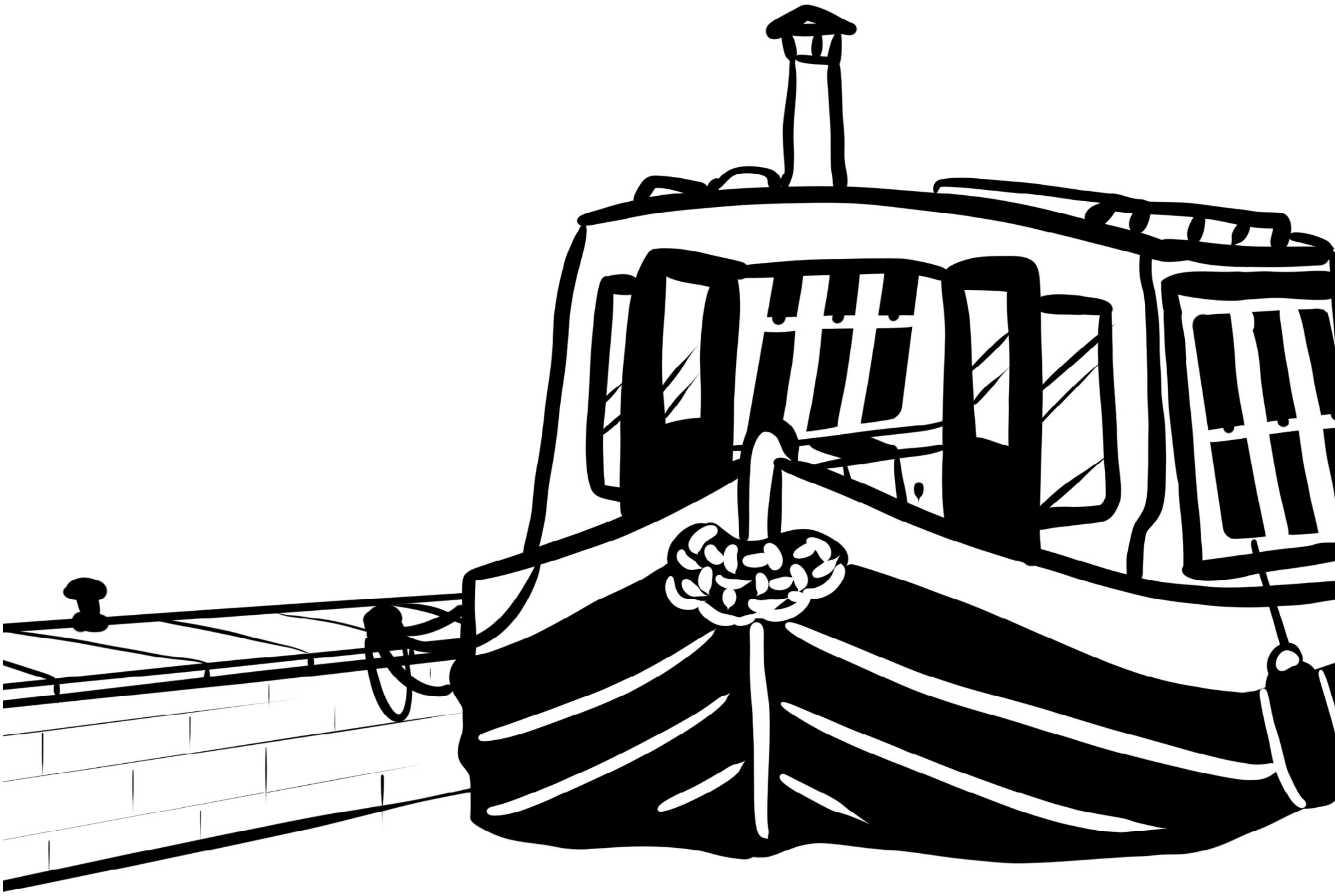
If you've read through this entire guide, congratulations – you're already more informed than many buyers out there. And that knowledge is your biggest asset. It protects your investment, your peace of mind, and ultimately, your enjoyment on the water.

But more than that, it's your ticket to a new way of life. Because narrowboating isn't just about the boat — it's about what the boat gives you: freedom, stillness, community, adventure, and a slower pace of life in an ever-faster world.

So whether you plan to cruise on weekends, take on the challenge of the entire canal network, or settle into life afloat full-time, it's now time to shift gears.

Click here to get a quote

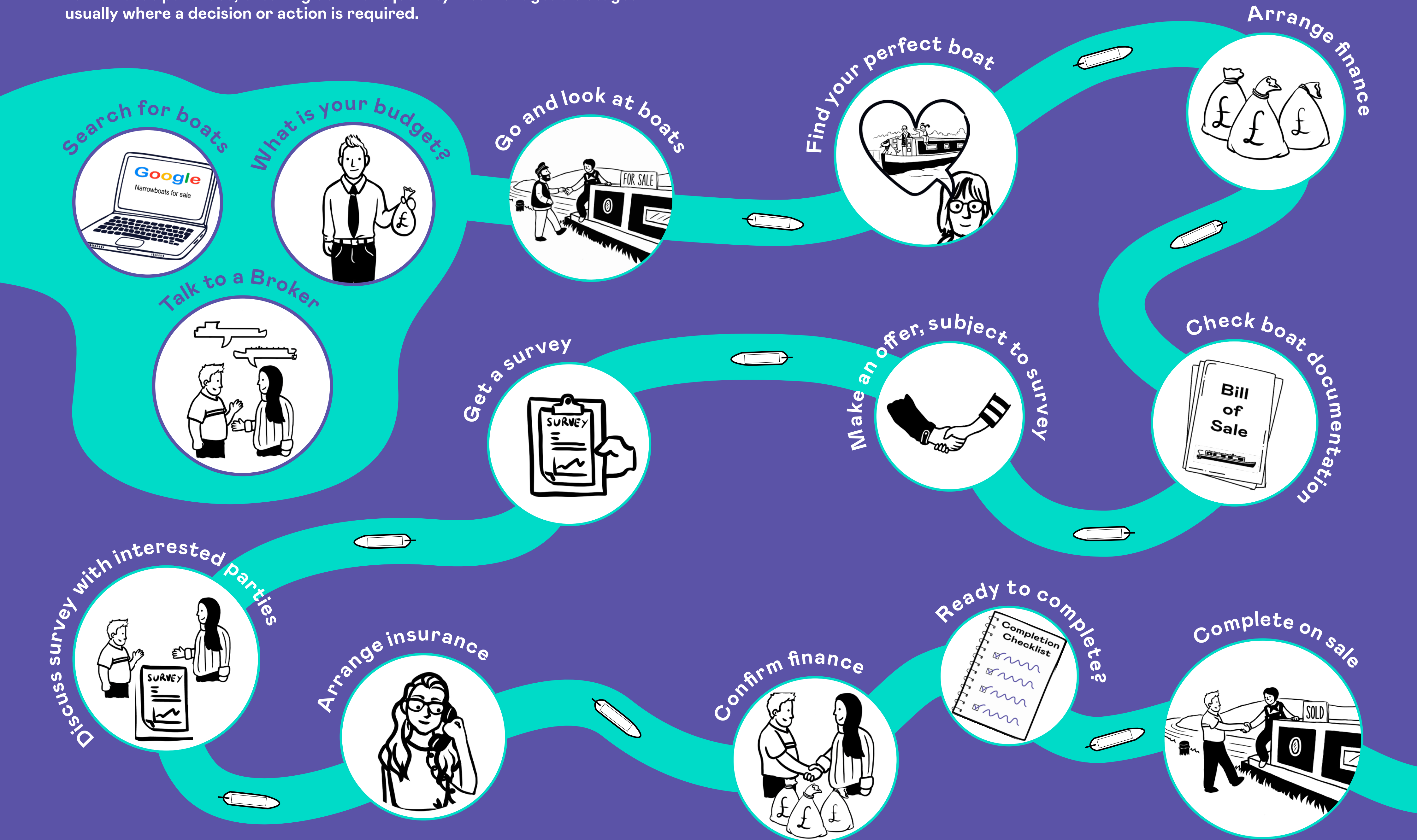
Start the engine. Pour the tea. And slip the mooring lines. Your narrowboat dream is about to become your reality.



See you on the cut.

Like any major purchase, it's easy to feel overwhelmed by the number of decisions and steps involved. To try and make things easier, we've created this clear, step-by-step process to guide you through an example narrowboat purchase, breaking down the journey into manageable stages usually where a decision or action is required.

We know that things don't always happen in the order that we have listed here, but for the vast majority of people buying a narrowboat, the process will be fairly predictable!



Platinum Trusted Service Award 2026 feefo

Click here to get a quote

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

Our crew are here to make life cruising the cut as relaxing for you as possible, so whatever your insurance needs are, we're here to help.

- **Additional 10% discount*** for marina berth holders in the UK.
- **Industry leading 25% NCB**** after 5 years claim free.
- **No excess to pay and NCB fully protected** should any loss occur while moored or ashore in a marina.
- **Emergency out of hours claims helpline** for when you need us most.

For a quote cruise down to
HavenKJ.com

Or give our friendly crew a call
+44 (0)1732 223 650

Haven Knox-Johnston
Part of HOWDEN

HavenKJ.com

* T&Cs apply - visit www.havenkj.com/news/buddys-benefits for details
** NCB - No Claims Bonus, a 5% discount is earned for each claim-free year, for a maximumum of 5 years