

The complete guide to living on a narrowboat

Updated for 2026

Everything you need to know before moving on to a narrowboat - from the best boat layout for living on, to how to visit a GP.

With help from our friends



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The complete guide to living on a narrowboat



Living aboard a narrowboat full-time might feel daunting, but the rewards, health benefits and quality of life, far eclipse the initial hurdles of chasing this dream.

For seven years, we've called our narrowboat home, and we don't regret a single day. Of course, challenges arise as life on the water isn't always smooth sailing, but compared to the pressures of land life, this is our sanctuary.

This booklet is your compass, crafted to guide anyone curious about narrowboat life in the right direction. With practical tips and hard-won advice, we'll help you embrace this journey with confidence.

Fran and Rich, Floating Our Boat

Throughout this booklet, we've referred to narrowboats, as they are the most common boats on the waterways. We know that there are other boats, and this booklet is also applicable to them!



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Could you be a liveaboard?



Thinking about swapping house keys for a windlass?

This section will help you figure out if life on the water is really for you.

We'll talk through what it's actually like to live afloat - the highs, the challenges, and the realities of day-to-day life. You'll get a sense of the typical costs, what it means to continuously cruise versus having a home mooring, and how to choose your very first boat.

If you've ever dreamed of a simpler, slower way of living, this is where your journey begins.

Could you be a liveaboard?

Is living afloat right for you?

Life on a narrowboat is idyllic... but it's not for everyone.

Space is tight, chores are manual, and you're often at the mercy of the weather. Yet, for many, this lifestyle delivers a sense of peace and independence that's hard to replicate ashore.

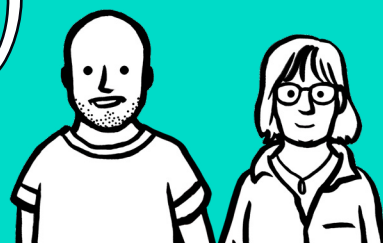
Living afloat offers something profoundly different: a simpler, slower-paced life that strips away much of the noise of modern existence.



Why people choose life afloat

- **Simplicity** - Boaters often leave behind high rents, busy jobs, and cluttered lives. Limited space encourages minimalism and helps you focus on what really matters.
- **Connection to nature** - Every day brings birdsong, misty mornings, and canal-side wildlife. Living close to the water naturally encourages mindfulness and calm.
- **Affordability** - Though there are upfront and ongoing costs, narrowboat life is often cheaper than renting or buying a home - especially in cities. Continuous cruisers, in particular, avoid mooring fees and council tax.
- **Freedom** - Your boat is your home - and it moves. Don't like your mooring? Cruise somewhere else. Want solitude or community? It's your choice.
- **Community spirit** - Boaters tend to help each other. Locks, towpaths, and water points are social spaces, and many liveaboards find more camaraderie than they ever did on land.
- **Off-grid living** - Managing your own water, power, and heating builds independence and eco-awareness - ideal for those seeking more self-sufficient lifestyle.
- **Creative inspiration** - Writers, makers, and creatives are often drawn to the slow, scenic rhythm of canal life.

"It's not a lifestyle of convenience - but it is a life of contentment... if it suits you."



Living on a narrowboat offers freedom, simplicity, and connection to nature, but it's not without its challenges. Here are some of the main downsides and considerations to be aware of before committing to life afloat:

- You'll need to embrace simplicity and low-clutter living as space is limited.
- Boats can get very cold in winter if not well insulated and heated, and condensation is a constant battle. On the other hand, summer is often a delight (unless it gets too hot!).
- Life becomes more manual, which can be a deal breaker for those with mobility issues. Fuel and water tanks need filling and toilet cassettes need emptying. Gas bottles need lifting, and locks need opening and closing. And even getting on or off the boat in muddy or uneven spots can be physically demanding.
- You'll benefit from having some DIY skills as it will feel like there are a constant list of basic maintenance jobs that need doing (such as checking your engine filters). Or you'll need a budget to get professional help in regularly!
- Unless moored in a marina which will have shore power and often WiFi, off-grid life requires careful power management and mobile phone signal can be very patchy.
- Whilst there is a narrowboat community, life as a continuous cruiser can sometimes feel isolating or lonely, especially if you are a solo boater.

Life on a narrowboat requires flexibility, resilience, and a sense of humour for when things go wrong and you drop your favourite screwdriver in the canal. For many, the benefits of freedom, simplicity and a connection with nature far outweigh the drawbacks. But it's important to try it out to see if it suits you before committing your life savings to a floating metal tube!



Could you be a liveaboard?

The costs of living on a narrowboat



Boat life is often cheaper than a house - but that depends on your setup and expectations!

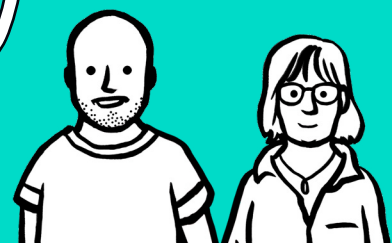
To give you a flavour for the costs of living aboard and whether it's affordable for you, take a look at these costs that you might typically expect to incur on an annual basis.

Example liveaboard costs

All costs are approximate and vary depending on many factors.

- **Licence:** £1,100 - £1,700/year (Canal & River Trust).
- **Insurance:** £200 - £600/year.
- **Fuel** (diesel, coal, wood): £700 - £2000/year.
- **Gas bottles:** £45 - £55 each (every 2-3 months).
- **Maintenance & repairs:** ~ This is hard to put a number on as it depends on so many factors, but for essential maintenance £1,000 - £3,500/year. Older boats will require more maintenance.
- **Mooring:** from £2000 up to £10,000/year.
- **Blacking (every 2 - 3 years):** £900 - £2,000.

"We live comfortably on around £15 a day - not including boat costs, clothing or luxury items. We cook a lot from fresh, shop smart, and do all our own maintenance where possible."



Could you be a liveaboard?

Choosing your first boat

Picking your first narrowboat is all about balancing budget, needs, and future plans. Most first-timers opt for second-hand boats, which allow them to test the lifestyle with a smaller initial outlay.

Things to think about

- Cruiser, trad, or semi-trad stern?
- Length: 50 - 60ft is common for solo or couples; 57ft should allow you to navigate the whole canal network.
- Heating system: solid fuel stove or diesel?
- Size of battery bank and solar setup for off-grid life.

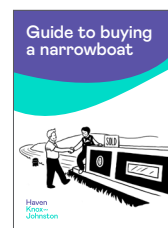
What kind of narrowboat design is best for living afloat?

When choosing a boat to live on, layout and style make a big difference to your day-to-day comfort. Here's the low down on different layouts.

Stern type

- **Cruiser Stern:** A large, open deck area makes it easier to socialise and provides extra space for storage or dogs. Very popular with liveaboards and continuous cruisers.
- **Semi-Traditional Stern:** Offers a balance of internal space and external shelter. Better in poor weather and gives kids or pets a safer area near the helm.
- **Traditional Stern:** Maximises internal cabin space, but standing room is limited at the tiller. Some solo cruisers like the compact design, but it's less social.

Click here to read
our comprehensive
guide to buying a
narrowboat



"Our first boat had no fridge or central heating, but it was the perfect introduction. We realised very quickly what mattered and what we could live without. Don't aim for perfection. Aim for experience."

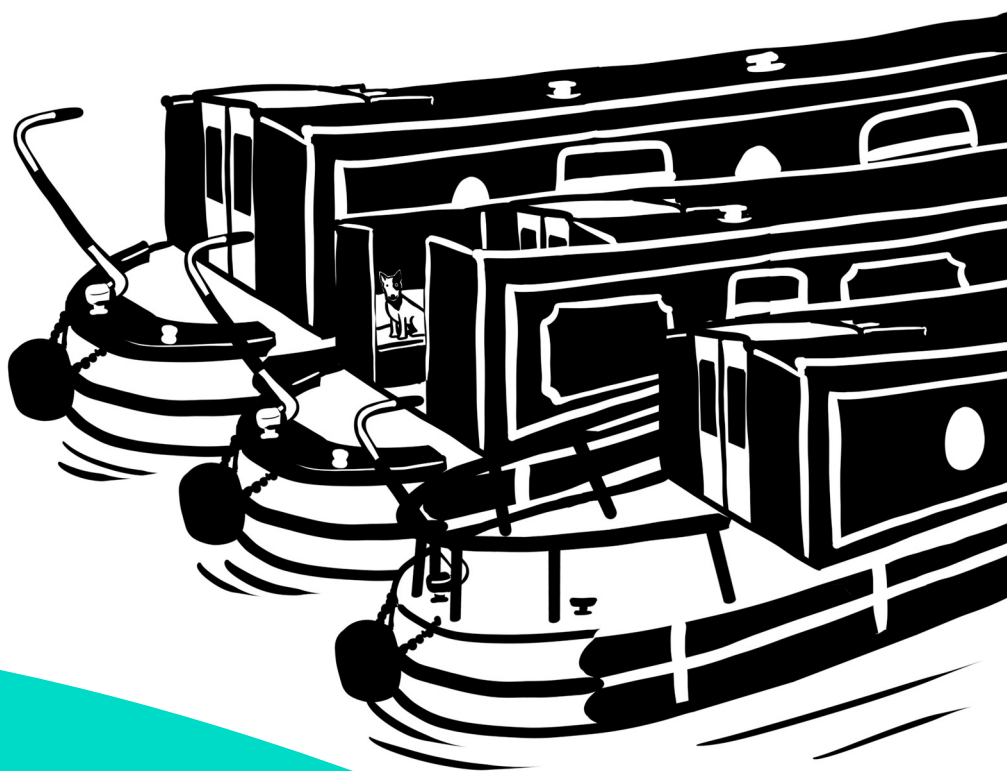


Internal layout:

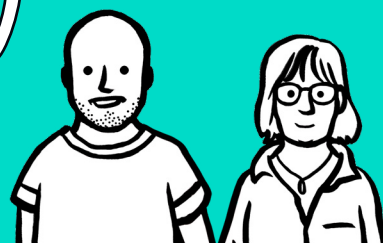
- **Reverse layout (galley at stern):** Best for continuous cruisers—makes loading groceries easier from the towpath and puts the kitchen near the helm. Increasingly popular for liveaboards.
- **Traditional layout (usually saloon first):** Often feels more homely and intuitive for guests, with better separation of living and kitchen areas. Can be more private when moored stern-in.

Other layout tips:

- Prioritise a fixed bed (saves the hassle of bed making when tired after a day's locking!) and a multi-use dining space like a Pullman dinette.
- Walk-through bathrooms feel roomier (larger shower!) and make better use of space.
- Think about heating: central stoves near the centre of the boat help circulate warmth more evenly.



"We started with a traditional layout with a trad stern, and it worked well. But now, we really appreciate our reverse layout."



Could you be a liveaboard?

Continuous cruising vs. having a mooring

There are two main liveaboard styles: continuous cruising or residential mooring. Each has its pros and cons.

Continuous cruising:

- Usually requires you to move on a regular basis and make a genuine journey.
- Great for adventure, scenery, and spontaneity.
- Logistics are trickier: post, doctors appointments, fuel and water stops all need planning.

Residential mooring:

- Offers stability, community, and potential for a garden.
- Often includes access to facilities like electricity, post, and parking.
- Limited availability and sometimes pricey (especially in popular spots).



"We've done both - roamed and stayed put. Continuous cruising is magical, but we love travelling in one area now, especially with our little garden. It gives us the best of both worlds."



How to get started



So, you've decided that boat life might be for you - what next?

This section covers all the essential first steps to help you get afloat with confidence. You'll learn about the welcoming narrowboat community, how to navigate the waterways, and what kit you really need onboard to live comfortably and safely.

We'll also walk you through the basics of boat insurance and point you towards some brilliant ways to build your knowledge - from hands-on courses to helpful online resources.

How to get started

The narrowboat community

While narrowboating appeals to those seeking solitude, many are surprised by the strong sense of community that exists along the canals. Life on the cut is often described as a moving village - it's slower, smaller, and more sociable than the world on land. The community is built on generosity, humour, curiosity, and a shared love of the water, and whether through a towpath chat, a shared lock, or a digital connection, friendships happen naturally and often.

Where to meet people

On the towpath and at locks

Everyday moments - walking the dog, emptying a cassette, working a lock - can spark a conversation. A friendly nod or a helping hand at a lock often leads to a friendly chat. And if you compliment their boat name or paintwork... you'll probably have a friend for life! Asking for advice is a great topic of conversation if you are feeling unsure of what to say.



“People love to share experiences or knowledge. They’ll help you with your maintenance, suggest ideal moorings, or just have a natter. You don’t get that in a car park.

You don’t feel isolated - you feel supported. It’s a shared experience.”



The narrowboat community (cont.)



Visitor moorings

Boats are moored close together, making it easy to chat over a cup of tea or swap advice on good mooring spots.

Waterside pubs & cafés

Canal-side venues like The Barge Inn (Honeystreet, Pewsey) have regular events like open mic nights, yoga classes and even a folk festival - perfect for socialising with fellow boaters. And canal-side institutions like the The Gongoozler's Rest café (Braunston, Daventry) are perfect places to get chatting to people, whilst enjoying a slice of cake! You're likely to meet regulars, cruisers, and even musicians or writers who live afloat.

Floating markets & festivals

Events like the Crick Boat Show (sponsored by Haven Knox-Johnston!), IWA Canalway Cavalcade and Floating Markets such as Linslade, Stratford-upon-Avon, Market Drayton, really bring together the narrowboat community, whether that's liveaboards, continuous cruisers, DIYers, artists, musicians or writers! If you're a crafter or creator, joining the roving trader circuit is a fantastic way to connect and contribute.

Online spaces for boaters

Not all connections happen on the water. These days, the digital community plays a huge role in modern boating life.

Facebook

Facebook Groups are great for asking questions, sharing tips connecting with other narrowboaters. Here are some of our favourite:

- Living on a narrowboat
- Boat Women
- The Friendly Narrowboat And Waterways Group
- Single/Solo Boaters
- Narrowboat Traders Group
- Narrowboat Chit Chat (knowledge Sharing)

YouTube

There are several narrowboat vloggers who create content for their YouTube Channels, which are brilliant for finding out more about the good and the bad of cruising the cut. Connections are often made via the comments section, or on the Channel's associated social media accounts.

Some of our favourites are:

- Floating Our Boat (obviously!!)
- Cruising The Cut
- The Mindful Narrowboat
- Narrowboat Life Unlocked
- One Day More Aboard





Moorings and marina life

While continuous cruising is more solitary, residential or long-term moorings often foster strong social networks.

- Marinas often host BBQs, quiz nights, and volunteer projects.
- Mooring neighbours help with security, repairs, and cat retrievals.
- Many marinas have noticeboards or WhatsApp groups for residents.

Giving and receiving help

One of the core values of the boating community is mutual support.

- Need coal or gas? Someone will lend a hand.
- Stuck in a lock? Someone will stop and help.
- Engine won't start? Someone will offer tools and tea.

In return:

- Offer advice to newbies.
- Volunteer with CRT or local towpath projects.
- Share your spares, stories, and time.

Solitude vs community - finding your balance

Not everyone wants to socialise all the time and that's okay. One of the joys of narrowboating is that you choose your level of interaction.

- Moor somewhere quiet when you want solitude.
- Stay in a social hotspot when you're feeling chatty.
- Visit online communities even when cruising solo.

The canal community respects both the introvert's peace and the extrovert's chat.

"You don't need to know everything - you just need to know someone who does."

"We've never felt alone out here, there's always someone nearby who knows your name - or at least your boat's name."



Navigating the waterways

How to plan your route

Planning your route is part of the fun, but it's also essential to avoid dead ends, missed facilities, and unexpected stoppages.

Paper maps and guides

- **Nicholson's Guides**

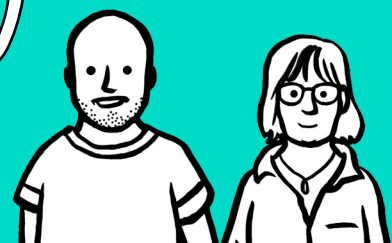
Widely used by boaters; region-specific spiral-bound books showing locks, moorings, facilities, winding holes, pubs, shops, water points, etc.

- **Pearson's Canal Companion**

More artistic and characterful, with hand-drawn maps and lots of local colour - less technical, more charming.



"We always carry the Nicholson's and Pearson's guides - even though we use an app, it's nice to have a book to flick through."

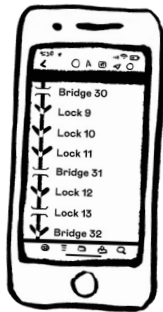


Digital tools and apps

- **CanalPlanAC** (canalplan.uk)

A route planning website where you enter your start/end points, cruising hours, lock speed, and mooring duration. It tells you:

- How far you'll go
- How many locks
- Journey time in hours and days



- **Open Canal Map UK**

Free smartphone app built from boater input. Shows towpaths, facilities, moorings, water points and closures. Especially useful for continuous cruisers.

- **NavShip - Waterway Routing**

(Paid download for GPS-enabled cruising maps).

Great for tablets or Garmin devices. Offers towpath and towpath condition info for cyclists and walkers too.

- **CRT's interactive map**

Available on canalrivertrust.org.uk. Use it to explore CRT-managed waterways and check facilities.

How to check for closures and stoppages

The canal network isn't immune to blockages. Locks may break, dredging may occur, bridges may be under repair or even worse canals can breach.

How to stay updated:

- **CRT stoppage notices**

- Visit: canalrivertrust.org.uk/notices
- You can filter by waterway, date, or location.
- Subscribe to email updates or download the weekly stoppage PDF.

- **Boater's update email**

A free newsletter from CRT containing closures, news, and useful tips.

- **X & Facebook groups**

Canal and river-focused social pages are great for live updates and boater-to-boater info.

"We've turned around many times... don't panic, it's all part of the adventure. Facebook groups are fab for getting information quickly."



How far can you travel in a day?

This varies based on number of locks, crew experience, canal width and traffic, weather and most importantly, your energy levels!

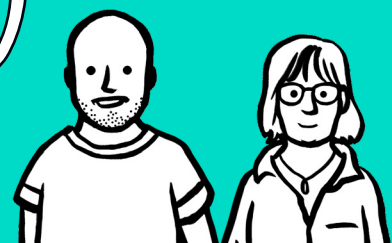
General rule: Plan on about 3-4 miles per hour and allow 10-15 minutes per lock.

Typical cruising day:

- 6-8 hours of cruising = ~10-15 miles with 6-10 locks.
- CanalPlanAC helps predict this accurately.



"We might only do three hours... if it's raining, we don't go. But remember this is life in the slow lane."



How to get started

Important things to have onboard

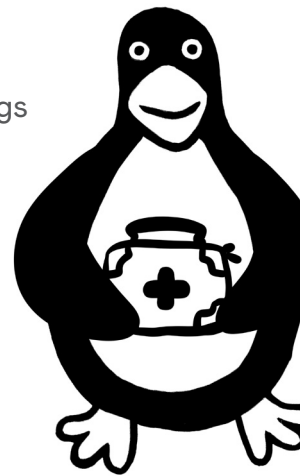
When your home is a 60-foot steel tube floating on the water, everything onboard has to earn its place. Space is limited, weather can be unpredictable, and help may not always be nearby. So living comfortably and safely aboard means packing thoughtfully - balancing practicality, size, and necessity.

Safety equipment

First aid kit

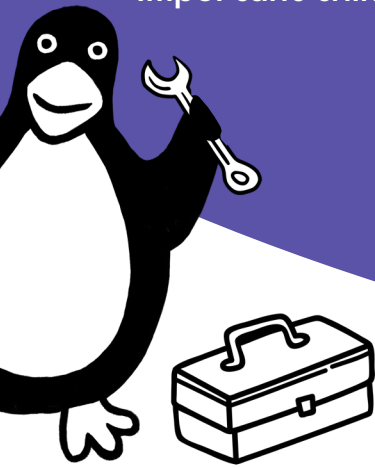
Cruising the inland waterways often means you'll be in rural locations, so self-reliance in minor medical situations is essential.

- Assorted plasters and dressings (sterile and waterproof)
- Antiseptic wipes and spray
- Tweezers (for splinters, ticks)
- Thermometer
- Sterile eye wash pods
- Microporous tape
- Bandages (crepe/triangle)
- Burn gel or dressing
- Painkillers (paracetamol/ibuprofen)
- Antihistamines
- Seasickness/vertigo tablets
- Scissors and safety pins
- CPR face shield or mask
- Emergency foil blanket
- Mosquito repellant



"We live simply, but we've got everything we need."

Important things to have onboard (cont.)



Fire protection

- Fire extinguishers.
- Fire blanket.
- Gas, Carbon Monoxide and Smoke Alarms.

See the Fire Safety Section for more information.

Tools

Boats, like bikes, always need tinkering with. A decent tool kit helps you fix problems before they get expensive

Essential tools:

- Spanner & socket set.
- Multibit screwdriver (Philips + flathead).
- Hammer and mallet.
- Pliers (long nosed + standard).
- Mole grips.
- Hacksaw.
- Wire brush (for stove/chimney).
- Grease gun (for stern gland).
- Allen key set.
- Tape measure.
- Voltage tester or multimeter.
- Oil extractor pump (for engine servicing).
- WD-40.
- PTFE tape (for plumbing).
- Electrical tape.
- Hose clamps (jubilee clips).
- Fuses and spare bulbs.
- Spare nuts, bolts, screws.
- Engine oil (recommended type for your engine).
- Coolant.
- Fuel treatment (diesel bug preventative).
- Spare fan belt.
- Oil, fuel, and air filters.
- Funnel and measuring jug.

"Being able to 'tinker and tighten' is part of boat life, so it's helpful to have a good tool kit onboard. There's a great feeling of satisfaction when even the smallest of maintenance jobs are done."



Mooring gear

- Mooring pins (plus hammer).
- Piling hooks and chains.
- Centre line and bow/stern ropes.
- Pin covers (high-vis for towpath safety).
- Gloves (for lock work and mooring).
- Waterproof torch or headtorch.

Outdoor & cruising gear

- Folding chairs / small table.
- Windlass (lock key). A ratcheted windlass such as the GO Windlass can make operating the lock paddles easier.
- CRT key - giving access to boater facilities.
- Canal map or app (like Waterway Routes or Open Canal Map) - see Navigation section.
- Waterproofs and wellies.
- Day rucksack.
- Sunhat and sunglasses.

Electrical and power gear

Charging and lighting

- Solar panels + battery management system / charge controller (if off-grid).
- 12v USB adapters and chargers.
- Portable battery banks.
- Head torch + rechargeable LED lanterns.

Extension leads

- 12V and 240V shore power leads.
- Surge-protected extension for tech.

Galley gear

Space-saving, practical, and multi-use kitchen gear is a must.

- Sturdy pans with lids (stackable or nesting).
- Collapsible colander, bowl, and bucket.
- Pressure cooker or Instant Pot (if you have solar/shoreline), or energy saving thermal cooker (Fran's favourite).
- Lidded containers for dry goods to keep the moisture out.



Heating

- Coal, logs, kindling, firelighters.
- Stove thermometer (helps manage efficient burns).
- Hot water bottles and thermals.
- Draught excluders.
- Extra blankets or throws.
- Dehumidifier crystals or electric unit.

Laundry and cleaning

- Collapsible laundry basket.
- Eco cleaning products (safe for greywater disposal).
- Pegless drying line or foldable rack.
- Compact vacuum or rechargeable handheld vac.
- Spare cloths and tea towels.

Documentation and paperwork

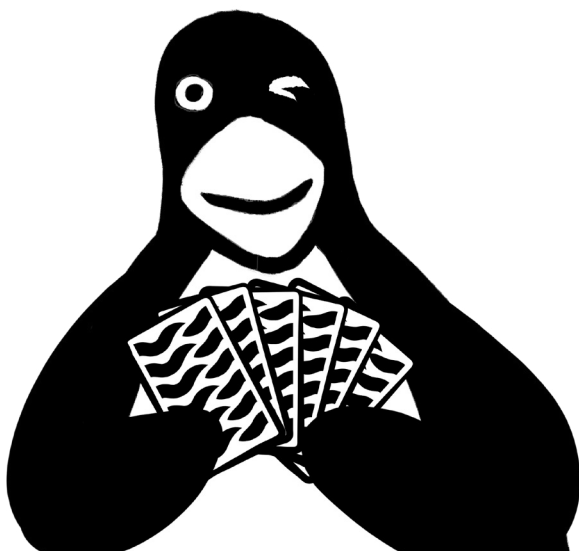
Keep a waterproof folder with:

- CRT boat licence.
- BSS certificate.
- Insurance details.
- Engine manual.
- Mooring agreements (if applicable).
- Emergency numbers.
- Spare passport photos and ID.

Nice to haves (but worth it)

- Kindle or e-reader.
- Bluetooth speaker.
- Board games or playing cards.
- Fire Stick (if you watch via laptop).
- Foldable step stool.

Aboard a narrowboat, less really is more - but going without the essentials can turn an idyllic life into an uncomfortable one. With the right kit, you can handle breakdowns, stay organised, cook great food, and stay warm and safe in all seasons.



How to get started

Insuring your boat

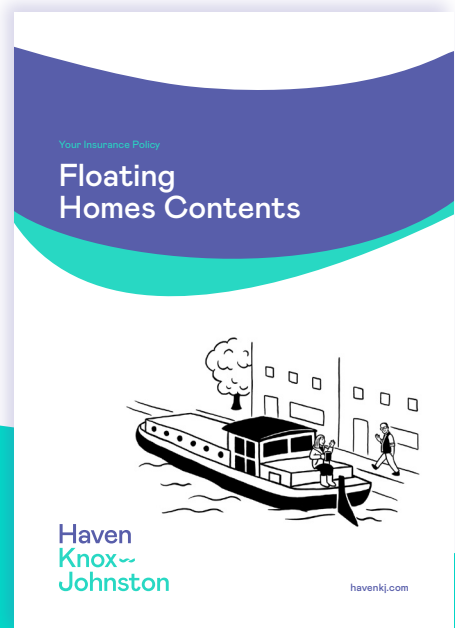
Just like a house or car, your narrowboat needs insurance, both for legal compliance and personal peace of mind. Whether you're planning to liveaboard, continuously cruise, or trade from your boat, choosing the right insurance is essential.

Do you need narrowboat insurance?

Legally speaking, the Canal & River Trust (CRT) and most navigation authorities require you to have minimum third party liability insurance to licence your boat. Without a valid policy, you can't get a licence - and without a licence, you can't use the waterways.

But insurance is about more than just legal compliance. It protects you from:

- Theft or damage to your boat and contents.
- Third party claims (injury or damage caused by your boat).
- Accidents while cruising or moored.
- Fire, sinking, collision, or vandalism.
- Wreck removal should the worst happen.



Third party vs. fully comprehensive

Feature	Third party only (Base Layer Insurance)	Fully comprehensive (All Weather Insurance)
Covers	- Legal liability for damage/injury to others. - Pollution.	- Everything in third party, plus: · Accidental damage. · Theft/vandalism. · Fire/sinking/storm. · Belongings & salvage.
Doesn't cover	- Your own boat. - Theft, fire, weather damage. - Some third party policies include wreck recovery, however the limits are often low and not sufficient to cover all the costs in the event of a salvage operation.	Check your policy for exclusions such as gradual deterioration.
Pros	- Cheaper premiums. - Legally compliant (check your marina's minimum requirement for wreck removal).	- Peace of mind. - Fully comprehensive protection for your home and belongings.
Considerations	- No cover for your own losses.	- Higher premiums.

"The question you need to ask yourself when choosing between 3rd party and fully comprehensive is... can you afford to lose your boat?"

Paul Knox-Johnston



Agreed value vs. market value policies

This is one of the most important, and most misunderstood differences in cover.

Type	Description
Market value	Paid current value at time of loss which may be less than expected.
Agreed value	Pre-agreed payout amount - no haggling!

Generally, agreed value is recommended for narrowboats, especially those used as homes. Haven Knox-Johnston's policies are agreed value as standard.

Contents cover

Not all policies will include contents cover - especially for liveaboards.

Check if your policy includes:

- Furniture, clothing, and tools.
- Electronics (phones, laptops, iPads).
- Bikes or outdoor gear.
- Jewellery.
- Alternative accommodation.
- Replacement locks/keys.

Important to know

- There's often a limit per item and total limit (e.g. £1,000 max).
- High-value items may need listing individually.
- Theft cover may require locks or alarm systems.
- Equipment should be locked away.
- Check if your policy has an unoccupancy clause.

Using your boat for business?

If you use your boat for business then a standard boat insurance policy may not be appropriate for your needs. A commercial boat insurance policy may be required if you:

- Sell goods (e.g. as a roving trader).
- Run a floating café, bookshop or therapy space.
- Rent out your boat (Airbnb-style or skippered).
- Offer tuition, massage, crafts, or dog grooming onboard the boat.

For more information on commercial boat insurance policies, chat to our colleagues at **Haven KJ Commercial** (call 01905 930760 or Hello@HavenKJCommercial.com).

Failing to disclose business use could invalidate your entire policy - even if the claim isn't business-related.

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What affects your premiums?

Several factors may influence the cost of your boat insurance premium, including:

- Where you moor:
 - There is often a discount for a marina mooring.
 - Urban or high-crime areas may carry higher premiums.
- How you use your boat - for example if you are a continuous cruiser or use your boat for business purposes.
- Type, value, length and age of the boat.
- Cruising area.
- Claim history.



Why has my insurer asked for a survey?

As your boat gets older, irrespective of type, your insurance provider may require you to have your boat surveyed before agreeing to provide insurance.

Here at Haven Knox-Johnston, we normally ask for a survey if the narrowboat or Dutch Barge is older than 40 years. After the 40 year mark, we will not ask for repeat surveys all the time the vessel is insured with us under the same owner, with the exception of Dutch Barges, which are required to be surveyed every 7 years following their 40 year survey.

This request often comes as an unwanted surprise to boat owners, particularly if they have maintained their boats meticulously over the years. But from an insurer's perspective, it's all about managing risk based on current condition, not just ownership history. The underwriters will read a survey and use it to help them accurately assess whether they can offer

cover on the boat, and whether to include specific conditions within the offer.

Boats, like any structure exposed to the elements, degrade over time. Materials age differently, different boatyards build to different standards and use different quality grades of materials, and one boat owners' idea of maintenance can be very different to another! This means that it is almost impossible to predict the condition that an older boat is in, without having a survey.

Even if you feel confident in your boat's condition, a survey can help act as a condition check of your boat, helping to identify any issues before they become costly. It also provides documented proof of condition should you wish to sell it further down the line.

Most importantly, a survey can catch things you can't see or don't know to look for, resulting in a safer boat for you and your crew. Such as gas leaks and wiring hazards, corroded underwater fittings, steel thickness concerns and weakened welds.



Checklist: what to think about when choosing a policy

- ✓ Does the policy cover liveaboard use?
- ✓ Is it agreed value or market value?
- ✓ What's the excess for different claim types?
- ✓ Are my personal possessions covered?
- ✓ Does it cover solar panels, bikes, electronics, art, or tools?
- ✓ Am I covered in dry dock, during blacking, or while unattended?
- ✓ What about emergency towing and salvage?
- ✓ Is the maximum cover for wreck removal sufficient?
- ✓ Am I allowed to let friends/family borrow the boat?
- ✓ Does it include legal expenses or third party defence costs?
- ✓ Does it insure boats with lithium batteries (if applicable)?

Take your time to compare policies, understand the terms, and make sure your cover reflects your lifestyle - whether you're cruising solo, living aboard with family, or running a floating café on the cut.



Making sure your claims aren't declined

While narrowboat insurance offers peace of mind, it's important to understand the fine print to ensure you're properly covered when it matters most. Whilst in the majority of cases, our clients' claims are processed without issue, the few claims which aren't understandably can result in upset boaters. Here are some of the reasons claims can be refused - being aware of these can help you avoid surprises and stay protected.

Poor maintenance

Neglecting routine care like hull blacking, engine servicing, or fixing leaks can lead to rejected claims. Insurers expect your boat to be kept in good, seaworthy condition. A fully comprehensive insurance policy shouldn't be seen as a maintenance contract.

Expired safety certificates

A lapsed Boat Safety Scheme (BSS) certificate or out-of-date gas/electrical checks can invalidate your cover.

Not declaring use of the vessel

Always declare how the boat is used - e.g. liveaboard / running a business from the boat.

Boat modifications

Upgrading your boat with items such as solar panels, multi-fuel stoves and lithium batteries must be done by a professional, and be compliant with all regulations. If not installed by a professional, it could lead to complications if those items cause or suffer damage.

You may also need to declare these upgrades to your insurance provider.

Inadequate security

Claims for theft may be denied if doors weren't locked, windows were left open, or valuables were visible and unsecured.

Gas or fuel-related incidents

Improperly maintained or DIY installed gas systems pose a big safety risk - always use qualified professionals and keep records.

Conditions of insurance

When you take out a policy, especially on an older boat which requires a survey, the insurer will require that any recommendations the surveyor makes are complied with. These recommendations might include things like addressing rust on the hull, skin fittings which are at risk of failure (resulting in water ingress and possible sinking), replacing perished fuel lines, or fixing gas system issues. If this repair work is completed inadequately or not at all, and results in loss or damage to your boat, it can lead to claims being rejected.

Common insurance claims for narrowboats, and how to prevent them

Claim	Recommended preventative measures
Fires Fires often caused by multi-fuel stoves, gas leaks, faulty wiring, fuel systems or charging batteries from “toys” such as e-bikes, are one of the most serious claims.	Regularly service stoves, fuel systems, electrical wiring and batteries. Use a carbon monoxide detector, ensure stoves are correctly installed with adequate clearance, and never leave solid fuel burning unattended overnight. Make sure fire alarms and fire fighting equipment are maintained. Do not charge lithium batteries from equipment such as e-bikes overnight inside the boat, or at the exits, and use a fire proof charging bag.
Collision damage Collisions with other boats, lock gates or cills, bridges, or underwater obstructions often lead to claims. This includes both accidental impacts while cruising and when moored.	Collisions can happen when mooring, navigating locks, or passing other boats. Go slowly in tight spaces, stay alert, and be mindful of strong winds or currents. Keep your boat well-fendered and ensure your insurance covers accidental damage.
Sinking / water ingress Boats can sink or partially flood due to situations such as failed bilge pumps, stern gland leaks, broken skin fittings, unattended water ingress during heavy rain.	Regularly check your bilge pump, stern gland, and any skin fittings for leaks or wear. Install a high-water bilge alarm. In heavy rain, inspect your roof vents and hatches for leaks. Don't rely on your Boat Safety Certificate assessment to identify any problems as the 4 year interval is too long.
Mechanical or engine failure Breakdowns due to engine damage, gearbox failure, or overheating are common - especially if maintenance has been delayed. These claims can be denied if wear and tear or neglect is found.	Keep on top of engine maintenance as engine failures are costly and inconvenient. Follow a seasonal maintenance schedule: check oil, coolant, belts, and filters regularly. Always investigate odd noises, vibrations, or overheating early to prevent bigger issues. Going on a course such as the RYA Diesel Engine Maintenance course will help you to understand how your engine works, and the checks you need to carry out.

Claim	Recommended preventative measures
Theft or vandalism Claims for stolen outboard motors, tools, solar panels, bikes, and even entire boats are not unusual. Vandalism (e.g. smashed windows or graffiti) is also an issue in some areas.	Secure your boat with quality locks and consider a security camera or alarm if moored in an urban or isolated area. Store tools and valuables out of sight, and record serial numbers for expensive items.
Weather-related damage Storms can cause wind damage, fallen trees, and roof hatch leaks. Frozen pipes or water tanks in winter also account for seasonal spikes in claims.	Secure roof items in high winds, prune nearby trees at long-term moorings, and regularly inspect the hull and roof for signs of damage. Carry out basic winterisation maintenance when the weather gets colder, especially if the boat is left unattended for any length of time.
Electrical failures Faulty wiring, inverter fires, and battery issue are on the rise, especially with more narrowboats using off-grid power systems, often DIY installed.	Avoid DIY electrics - have systems installed or checked by a qualified marine electrician. Use proper battery ventilation and don't overload circuits.
Personal possessions damage or loss Many liveaboards claim for damage to furniture, electronics, or clothing due to flooding, fire, theft or loss.	Protect furniture and electronics from damp by ventilating well and using dehumidifiers in winter. Check your insurance covers contents at replacement value, and list high-value items separately. If you use items away from the boat, make sure that your insurance covers you.

Learning the ropes

If you're new to narrowboating, or want to build your skills and confidence, there are several courses available across the UK that teach everything from boat handling to safety and maintenance. Whether you're preparing to liveaboard, planning to cruise solo, or just want to brush up on your skills, here's a guide to some of the most useful narrowboat training courses out there.

RYA Inland Waterways Helmsman Certificate (most popular)

Offered by: RYA-accredited training centres across the UK.

Duration: 1 or 2 days.

Ideal for: Complete beginners, liveaboards, couples, families.

Cost: £180 - £300 (per person).

The most popular beginner course, ideal for anyone planning to steer their own boat.

Covers: Boat handling, mooring, locks, navigation rules, ropework, safety procedures, and basic engine checks.





RYA Inland Waterways Crew Course

Duration: 1 day | Cost: ~£150.

Perfect for partners or crew members.

Covers: Lock operation, rope handling, safety awareness, and teamwork between helm and crew.

Boat safety and maintenance courses

Learn how to maintain your engine, heating, batteries, and plumbing - ideal for liveaboards.

Available at various locations including: Braunston Marina, CanalAbility, Whilton Marina.

Also try - free online webinars and YouTube tutorials such as those offered by canal charities, marinas, and the Haven KJ YouTube channel!

Commercial use training

Planning to run a floating business or hire boat? You may need the RYA Inland Waterways Commercial Endorsement, which requires the Helmsman Certificate, First Aid, and additional safety training.

Taster days or tuition cruises

One-to-one training on your own or a hire boat is ideal for solo boaters or couples, and will cover boat handling, mooring, navigating locks and general tips. Providers include:

- Kate Boats (Warwickshire).
- Willow Wren (Rugby).
- T.R. Boat Handling (Shropshire Union).

Online resources & self-study

For informal learning, try:

- Canal & River Trust's Boater's Handbook (free download or DVD).
- YouTube channels like Floating Our Boat and Cruising The Cut.
- Online forums like CanalWorld.net or Facebook groups.



"If you have no boating experience, or are nervous about handling a boat, it's a great idea to take some basic training to boost your confidence."

Everyday life on the cut



What's it really like living on a narrowboat day in, day out?

This section dives into details - from staying warm and organised in a small space to managing post, prescriptions, and WiFi.

You'll get to grips with the unwritten rules of narrowboating, pick up tips for earning a living while cruising, and discover how to make life on the water work with pets in tow. We'll also explore how to live more sustainably off-grid.

This is what boat life looks like beyond the Instagram photos!

The practicalities of everyday life

Storage, decluttering & living with less

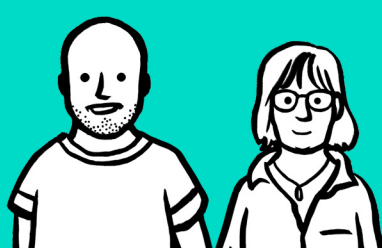
Boat living isn't just about smaller space, it's about rethinking how you use space. Most liveaboards find that letting go of excess is part of the joy.

Top tips

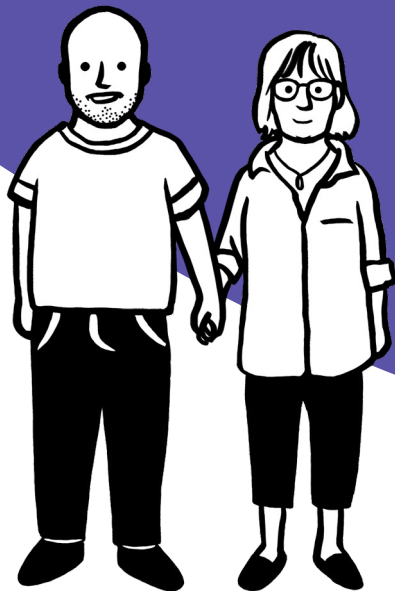
- Use every inch - under the bed, inside steps, overhead cupboards.
- Vacuum storage bags - Ideal for storing seasonal clothes, blankets, towels, winter duvets and spare linen. Saves space and protects from damp.
- Clear plastic boxes with lids - Great for under-bed storage, engine spares, tinned food. Stackable and easy to label.
- Hooks, velcro, and magnetic strips - Use for utensils, tools, keys, torches. Use wall space creatively - every inch matters.
- Collapsible kitchenware - Silicone colanders, mixing bowls, and dish drainers.
- Hooks, bungee cords, and nets - Great for holding everything from jackets to kindling.

Top tips on how to live with less

- Prioritise multi-functional and compact items.
- Keep digital copies of important documents and photos.
- Allow yourself one or two indulgences (you'll thank yourself later).



"When we moved aboard, we gave ourselves one rule: every item had to earn its place. And at Christmas, all decorations had to fit in a shoebox! It sounds harsh, but it meant we really valued what we kept."



"We have fewer things, but everything has a place. Once you start living like that, it's hard to go back - it's surprisingly freeing."



Post and deliveries

Managing life without a fixed address is surprisingly doable with a few smart strategies.

How boaters manage

- Use a family member's or friend's address for official documents.
- Sign up for paperless billing and online banking.
- Use parcel lockers for deliveries.
- Use a PO Box or post forwarding service such as 'Boatmail'.

Connectivity and gadgets

Reliable internet is no longer a luxury - it's essential for most liveaboards, especially if working remotely.

How boaters manage

- MiFi units with external antennas provide solid 4G/5G internet.
- EE, Vodafone, and Three all offer flexible mobile data plans.
- Use WiFi signal boosters to catch marina or café WiFi.
- Mount antennas high - Fran & Rich used a metal coat hook... and underpants! (Seriously... but we aren't sure where the underpants come in!).

"We use a relative's address for most things and pick up parcels at lockers when cruising. It's a bit more admin, but you adapt quickly."



The practicalities of everyday life (cont.)

Doctors and prescriptions

The NHS covers everyone - yes, even boaters without a fixed address. But you'll need to be proactive.

Top tips

- Boaters can register with a GP using their boat licence and a friend or family member's address for correspondence.
- Register as a temporary patient when moored somewhere new.
- Use online services for GP appointments.
- Collect prescriptions using the NHS Electronic Prescription Service.
- Minor injuries drop in clinics can be great if you have a non emergency accident.



"We've both had appointments on the go - our GP sends prescriptions to the nearest pharmacy. It's surprisingly easy once you know the system. But some surgeries don't get our lifestyle and registering can sometimes be a battle."



Security, safety, and peace of mind

Life afloat is generally safe and low-crime, but boaters know the value of being prepared. Whether you're moored in a remote spot or a busy city centre, simple precautions go a long way.

Top safety tips

- Use a secure mooring line and keep a few lengths of chain onboard to go through the mooring ring for added peace of mind - great if you are away from the boat and you're worried about mooring lines being untied by drunk teenagers!
- If you plan on leaving your boat for any length of time, installing motion-sensor lights and simple battery alarms can act as a deterrent.
- Don't advertise your absence; leave a light on when you're away.
- Installing a tracker onboard (or just hiding an Apple Air Tag somewhere) can provide peace of mind.
- Make sure lockers have secure padlocks on, and if leaving bikes on the cabin roof, make sure they are locked.
- Keep curtains closed and any valuables such as laptops hidden, to deter opportunistic thieves.
- If you have a wifi dongle onboard, battery security cameras such as Blink can be installed.
- Your doors will be lockable, but it's always worth checking that your sliding hatch is also secure - adding bolts that run sideways from the hatch into the surround is a good solution.
- If you need to leave your boat for any length of time, moor near other boaters rather than in an isolated area.
- Leaving a mobile number visible in a window means other boaters or emergency services can easily get in contact with you should they need to.
- Ultimately, you need to be aware of your surroundings and trust your instincts when choosing a mooring. Getting the low down from other narrowboaters can also be very helpful when it comes to picking a spot to moor.



"We've always felt safe on the boat, but we still take precautions - locks on lockers, security lights, and we choose mooring spots carefully. Trust your gut - it's usually right."



Children, grandkids, and visitors

Narrowboats can be magical places for children, but it does require extra care and planning. Whether you're living aboard with your own children or hosting visiting family, safety and space management are key.

Top tips

- Fit retractable stair gates - these don't take up too much space.
- Keep life jackets onboard for when children visit, and have a rule that they must be worn.
- Having convertible furniture like a dinette or sofa bed, can help with sleeping arrangements.

Have a plan for rainy days - DIY craft kits, card games and homemade dens can be sanity-savers.

Washing your clothes

Top tips for staying on top of your dirty laundry pile!

- Plan stops at marinas to take advantage of their coin-operated washers and dryers - great for larger loads or bedding.
- If you have a washing machine onboard, go for a low power, compact model. Wash in cold washes to save power. If your washing machines empty directly into the canal, use eco-friendly detergent to protect wildlife and comply with CRT guidance.
- With limited drying space and power, smaller loads are more manageable.
- Use microfibre towels and quick-dry clothing to reduce drying time.
- If you're drying inside, ventilate well to reduce damp and condensation.
- Laundrettes are still available - plan ahead using Google Maps or CanalPlanAC to make use of laundrettes.



"We used to manage with a camping washing machine and occasional launderette stops, but now really enjoy the luxury of an automatic washing machine. Washing dries quickly in winter when the stove is alight or on the back of the boat in summer."



"We have occasionally had a supermarket delivery right to the boat, you just need to be clear and shop carefully, but we prefer to shop regularly and locally using whatever fresh ingredients are available."

Food shopping

Top tips

- Plan ahead - use Google maps to find supermarkets close to canals.
- Shop before moving onto rural stretches.
- Backpacks or shopping trolleys make it easier to carry supplies down the towpath.
- Get your supermarket shop delivered to a bridge number or a canal side pub (ask permission first!). Adding a what3words location will help the driver to find you.
- Boats have limited bin space, so avoid excess packaging where you can.
- Support small shops, farm shops, and waterside stalls when possible.

Living in a tiny space with a partner

Living in close quarters is rewarding, and often the key to success is communication.

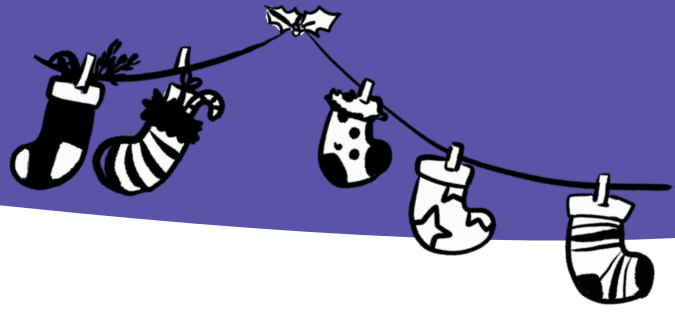
Top tips

- Respect each other's routines and moods.
- Find ways to create personal space, even on a small boat.
- Share chores and discuss decisions.



"We get asked how we don't drive each other mad! The truth is, we've learned when to talk and when to give each other space. A walk along the towpath can work wonders."





Your first winter onboard

Winter is a rite of passage for liveaboards. It's also the season that most tests your boat, your systems, and your resolve.

Winter prep advice

- Stockpile wood, coal, kindling, and essentials like loo rolls and tinned food.
- Double up insulation- use thermal curtains, foil-backed panels, and draught stoppers.
- Check your heating system and chimney before cold weather hits.
- Keep an eye on condensation - ventilation is key.



"Our first winter onboard taught us so much. We weren't as prepared as we thought - but now we love it. A warm boat, a good book, and snow outside - it's bliss. We also make sure to open a bathroom port-hole when we go to bed - this makes such a difference to condensation levels."



Rules of narrowboating

Living aboard a narrowboat comes with its own set of rules and responsibilities, especially when navigating the UK's extensive canal network.

Licensing and legal requirements

Before setting sail, ensure your narrowboat complies with the following:

- **Boat Safety Scheme (BSS) Certificate:** A mandatory safety inspection every four years, covering aspects like gas systems, electrics, and fire safety.
- **Canal & River Trust Licence:** All boats on CRT waterways must have a valid licence, the cost of which depends on the boat's size and whether you have a home mooring.
- **Insurance:** It's a mandatory requirement before you can license your boat on CRT-managed waterway to have third party liability insurance with a minimum coverage of £2 million.



Continuous cruising

If you don't have a home mooring, you must adhere to continuous cruising guidelines:

- You must move your boat to a new location every 14 days. The CRT expects boaters to make a genuine journey, covering a reasonable range over time.
- Simply shuffling between two nearby spots (known as "bridge hopping") doesn't meet the requirements. The CRT monitors boat movements and may refuse licence renewals for non-compliance.

Mooring

When mooring:

- Duration - Unless signed otherwise, you can moor for up to 14 days.
- Avoid mooring near locks, bridges, water points, or in turning areas (winding holes).

Environmental responsibilities

Living on the water requires eco-consciousness:

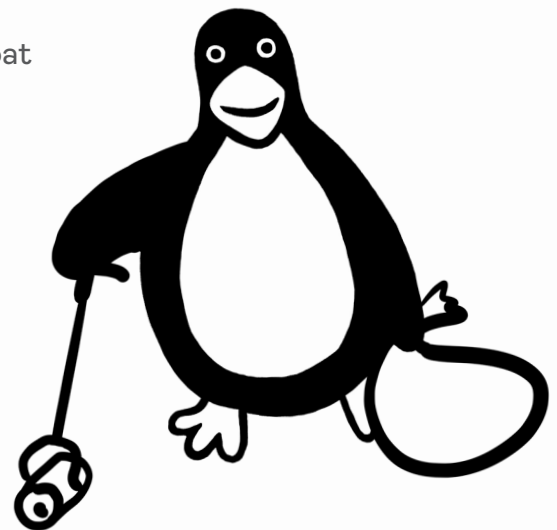
- Waste disposal - Use designated facilities for disposing of rubbish and sewage. Never discharge waste into the waterways.
- Fuel and maintenance - Regularly check for leaks and use environmentally friendly products when possible.
- Washing - Use eco friendly washing products, especially if they are being allowed to run off into the waterways.
- Wildlife - Respect local flora and fauna. Avoid disturbing nesting areas and feeding wildlife.

Voting

Continuous cruisers can still vote. Register using a Declaration of Local Connection form.

General Etiquette

- Pass moored boats at tickover (slowest speed).
- Help others at locks - it's a social waterway!
- If there is room for more than one boat in a lock and another boater is close by, wait for them before closing the lock.
- Always close gates behind you unless signed otherwise.
- Don't moor at lock landings, turning points, or water points.
- Refrain from running engines or generators between 8 PM and 8 AM. Be mindful of smoke from stoves and exhaust fumes, especially in built-up areas.
- Max speed on the waterways is 4mph.
- Move to the right hand side of the waterway if another boat is coming towards you.
- Move off the service point when you've finished using it (e.g. fuel or water point).
- Don't clutter the towpath with your paraphernalia.
- Don't play loud music near other boaters.



How to earn money as a liveaboard

Even simple living needs to be funded, and narrowboaters have come up with all sorts of ways to earn a living from, or on, their boat. Here are some ideas of ways to make money when continuous cruising.

Creative work

If you've got a talent, skill or hobby, it can often be turned into a portable income stream.

Examples

- Selling artwork, weaving, jewellery, or clothing online (e.g. Etsy, your own website).
- Photography or writing (e.g. travel blogs, guides, ebooks).
- YouTube content (as Fran and Rich do).
- Selling digital downloads (patterns, prints, music).

Rich creates and sells paintings, while Fran weaves scarves - both from the comfort of their boat.

Pros

- Totally mobile.
- Flexible hours.

Considerations

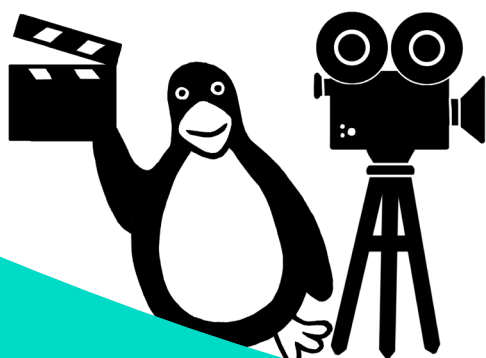
- Reliable internet access is essential - use a MiFi device with a strong mobile signal.
- You'll need a CRT trader's license - Apply via CRT (see: canalrivertrust.org.uk).
- Self-employment admin: keep records, register with HMRC, file tax returns

Remote freelance or remote employment

If you've got a career in a field like IT, graphic design, customer service, or copywriting, remote work is ideal for narrowboat life.

Common freelance jobs

- Copywriting & content creation.
- Web design / development.
- Bookkeeping or virtual assistance.
- Online customer service.
- Digital marketing.
- Teaching or tutoring online.



Considerations

- You'll need a quiet, dedicated workspace - dinette or desk setups work well.
- Prioritise data allowance and mobile coverage.

Fran and Rich use a simple MiFi dongle and manage their uploads from wherever they moor, occasionally moving the boat to find signal.

Roving canal trader

If you're selling physical goods or services from your boat, you need a Roving Trader Licence from the Canal & River Trust.

Common examples

- Floating cafés.
- Art, pottery, or crafts sold directly from your boat.
- Boat-based bookshops, secondhand stalls, plant sellers.
- Canine grooming, beauty therapy (yes, really!).

Key requirements

- **Roving Trader Licence** - Apply via CRT (see: canalrivertrust.org.uk).
- **Public Liability Insurance** - Speak to our colleagues at Haven Knox-Johnston Commercial for more information.
- **Safe access** - You must moor where it's safe and lawful to trade.

Pros

- No need for a fixed mooring.
- Engage directly with the boating and towpath community.

Considerations

- Weather-dependent income.
- Seasonal variation in footfall.
- CRT approval process and fees.



Boat-Related Trades & Services

Boaters are often highly practical - and there's demand for:

- Boat painting and blacking.
- Signwriting.
- Plumbing and engine repair.
- Solar panel installation.
- Chimney sweeping.
- Upholstery.

Legal/insurance note: If you operate as a tradesperson, you'll likely need Public liability insurance. Speak to our colleagues at Haven Knox-Johnston Commercial for help.

Letting out a boat or providing accommodation

Some boaters earn income through:

- Letting their boat out (as a holiday rental).

This comes with a host of legal, licensing and insurance implications and is not allowed under a standard CRT licence. You may need:

- Hire Boat Licence.
- Commercial insurance.
- Gas and electrical compliance to hire-boat standards.
- Local authority approval in many cases.
- Only pursue this if you have a permanent mooring, full understanding of hire boat rules, and professional insurance.

Things to consider before starting any boating business

Licensing

Licence Type	When You Need It	Issued By
Standard CRT Licence	For private residential cruising	CRT
Roving Trader Licence	For selling goods/services from your boat	CRT
Business Boat Licence	For operating a trade or hire boat	CRT

CRT Business Licence Info: <https://canalrivertrust.org.uk/boating/business-licences>

How to earn money as a liveaboard (cont.)

Insurance

Standard narrowboat insurance will not cover commercial activity.

If you:

- Sell goods from your boat.
- Operate as a tradesperson.
- Run a floating café.
- Offer any paid service...

...you must upgrade to commercial boat insurance with public liability (typically £5 million cover). Contact our colleagues at Haven Knox-Johnston Commercial, who are specialist in marine trade insurance.

Address & admin

Even if you're a continuous cruiser, you'll need a correspondence address for:

- HMRC self-employment registration
- Banking and invoicing.
- Licensing and insurance.

Internet & tech setup

- Mobile broadband (MiFi) with external antenna.
- Solar panel setup to charge devices.
- Backup mobile device with hotspot ability.
- Laptop or tablet for invoicing, marketing, or editing.

The joy of earning afloat is that you don't have to earn a fortune. Fran and Rich describe themselves as frugal.

Earning a small, sustainable income doing something you enjoy, from a home that floats through beautiful countryside? That's the dream, and with the right setup, it's well within reach.

"It's cheaper living on a narrowboat... we live simply, and we love what we do."

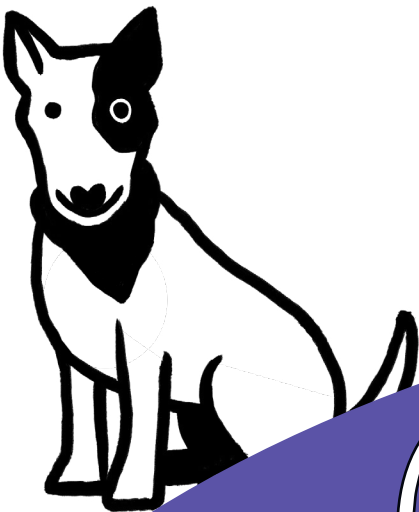


Pets onboard

Life on a narrowboat is not just for humans. Across the UK's inland waterways, you'll find boats with muddy-pawed dogs, curious cats on the roof, parrots in the galley, and even the odd ferret or rabbit. Pets bring joy, companionship, and a sense of home to life afloat - but they also come with challenges!

Dogs on narrowboats

Dogs adapt well, especially if they enjoy the outdoors. Regular towpath walks, a slower pace, and constant companionship suit many breeds.



Challenges

- Muddy paws.
- Limited indoor space.
- Jumping or falling in the water (some dogs take time to learn).
- Access to vets.

Tips

- Train for recall - many moorings are unfenced.
- Choose wipeable floors and keep a stash of towels near the entrance.
- Use non-slip mats to prevent falls on smooth floors.
- Fit a dog ramp or steps for getting on and off easily.
- Carry a spare lead, collar tag, and recent photo.
- Ensure dogs can't jump into locks, and use a dog life jacket if you cruise with small or nervous dogs.



We've had dogs aboard for years... they're part of the crew. They love it, and we've worked out how to make it safe and comfortable for them."

Cats on narrowboats

Cats can quickly adapt to living on boats, especially if they have secure territory, routine, and access to outside space (if they want it).

Top tips

- Create a cosy den or hideaway (cats love cubbyholes!).
- Secure screens if windows are left open, especially when cruising.
- Keep indoors during engine start and mooring (some panic at engine noise).

Top tips

- Some cats are happy indoors; others will insist on exploring.
- Let them out only when moored up, ideally in quiet rural spots.
- Consider a harness and lead for early outings.



Other pets onboard

Rabbits, ferrets, guinea pigs

- Can live happily onboard with enough ventilation and safe housing.
- Litter-train rabbits and give daily playtime.
- Make sure hutches or cages are well secured to avoid falling off.

Birds

- Parrots and cockatiels can adapt well.
- Keep cages out of direct draughts and away from stove heat.
- Ensure toys and perches are stable during cruising.

Fish

- Less common but possible with a small, securely fastened tank.
- Power and water quality need monitoring (harder when cruising).
- Always consider movement, vibration, and temperature changes - boats aren't like houses.

Getting to the vet

There are plenty of mobile vets around the country that offer home visits. Some vets also offer walk-in clinics.

- Always book ahead for vaccinations and plan your route to ensure you are there with plenty of time to spare.
- Keep a basic pet first aid kit onboard:
 - Tweezers.
 - Tick remover.
 - Saline solution.
 - Antiseptic cream.
 - Vet wrap and gauze.

Identification

- All pets should be microchipped and wear ID tags.
- Some boaters add a note to the tag: "Liveaboard Boat - Boat Name".



"Stay relaxed about muddy paws. Our spaniel Archie loves boat life, but he also loves getting wet and muddy! Wiping feet clean is easier when he knows there's a treat at the end."

Living off-grid

Self-sufficiency on a narrowboat is not just a romantic ideal - it's a practical, rewarding way of life. It allows you to reduce your living costs, minimise environmental impact, and enjoy a greater sense of independence.

Energy independence

Solar power

Harnessing solar energy is one of the most effective ways to reduce dependency on your engine or shoreline power.

- **Solar panels:** Most modern narrowboaters install solar panels to charge batteries for lighting, water pumps, and running appliances like laptops and fridges.
- **Battery bank:** A robust battery system (ideally leisure batteries with a monitoring system) stores this energy.
- **Charge controllers:** MPPT controllers optimise charging efficiency and prolong battery life.

Water management

You can't survive long without fresh water, and self-sufficiency means being strategic.

Water collection and conservation

- **Water tanks:** Keep your onboard tank topped up at public water points along the canal.
- **Greywater reuse:** Use biodegradable soaps so you can reuse dish or hand-washing water to rinse toilets or water non-edible plants.
- **Rainwater harvesting:** Some boaters install rain catchers for watering plants or even filtering for cleaning purposes.
- **Water filtration systems such as Water Freedom:** An onboard system which filters canal water for domestic non-drinking use such as showers. Systems like these mean you can have a 20 minute long shower and not worry about your water tank levels!

Heating & cooking

- Woodburners and multi-fuel stoves are staples of narrowboat life, offering both heat and cooking options.

Solid fuel stoves

- **Stove cooking:** You can use your stove top or oven for slow cooking, baking bread, or heating water.
- **Fuel supply:** Burn coal, logs, or foraged wood (where permitted).

Waste management

Toilet options

- **Composting toilets:** Popular among self-sufficient boaters. They break down waste into safe compost with no chemicals, require minimal water, and reduce trips to disposal points.
- **Cassette toilets:** Still most popular, but require regular emptying at Elsan points.
- **Pump-out system:** A holding tank for toilet waste on-board and can be pumped out at marinas and some CRT service points.

Greywater & recycling

- **Disposal:** Use CRT-approved facilities for rubbish and recycling. Sort and store responsibly onboard.

Reduce waste

Buy in bulk, use reusable containers, and avoid single-use plastics.



Food self-sufficiency

Growing your own food

Many liveaboards grow herbs, salads, or even veg onboard. While space is limited, creativity goes a long way, and it can bring colour to your roof, save money, and provide a sense of calm and purpose. The roof is often your main growing area, but it must stay low-profile enough to pass under bridges and through tunnels. Avoid tall plants unless you're moored long-term.

Boaters' growing tips

- Use roof planters or troughs secured with bungee cords.
- Stick to fast-growing or compact crops: lettuce, chard, radish, tomatoes.
- Consider vertical growing racks for herbs.

Those with moorings often have access to towpath gardens or plots of land, which offer far greater growing potential.

Best veg & herbs to grow on a boat

Here are great options for canal-friendly container gardening:



Veg/herb

Lettuce & salad leaves

Radishes

Spinach/chard

Spring onions

Dwarf beans

Tomatoes (bush variety)

Basil & mint

Thyme, parsley, chives

Why it works

Quick to grow, compact, harvest continuously.

Fast, small-space crop.

Tolerant of cooler weather, grows low.

Takes little space, easy in a pot.

Good yield from bushy container plants.

Great in hanging baskets or grow bags.

Fragrant, useful, perfect in window boxes.

Hardy and low-maintenance.

Watering tips

- Collect rainwater in tanks or buckets when possible.
- Avoid using canal water on edible crops unless it's boiled and filtered first.
- Use water-retaining granules in pots to reduce how often you need to water.

Foraging and preserving

- **Foraging:** Look for blackberries, elderberries, wild garlic, nettles, and sloes along towpaths and hedgerows. Be 100% certain of identification before consuming. And be mindful of where you forage (not at dog wee height!).
- **Preserving:** Make jams, chutneys, and pickles. Store dried herbs or vacuum-seal foraged mushrooms.



"The first year I tried to grow everything... but Rich moaned like mad because you can't see where you're going! When we had a mooring we had a veggie patch which was great. Garlic tea kept the slugs away - some of the time!"

Looking after your boat



Staying afloat means staying on top of maintenance.

In this section, we'll walk you through the practical essentials - how to heat your boat efficiently, carry out routine checks, and dealing with common issues before they become costly problems. You'll also find guidance on fire safety, emergency preparedness, and the simple steps that keep your boat safe, reliable, and ready for the seasons ahead.

Looking after your boat

Heating your narrowboat

Staying warm on a narrowboat is essential - especially in winter. Boats lose heat quickly, and without good ventilation and insulation, damp and condensation can creep in.

Common types of heating

System	Pros	Considerations	Monthly cost
Solid fuel stove	A favourite of narrowboaters. Off-grid, deep, lasting, dry heat, can cook on it.	Messy, slow to warm, needs cleaning.	£35 - £60
Diesel heater (Webasto/Eberspächer)	Fast, thermostatic, can heat water.	Noisy, diesel-hungry, needs servicing.	£50 - £120
Back boiler	Uses stove heat for rads & hot water.	Can overheat, more complex.	
Electric (shore power only)	Clean, silent.	Needs marina power, costly.	£70 - £120
Gas heater (e.g. Propex)	Simple, compact.	Consumes gas fast, ventilation needed.	£35 - £75

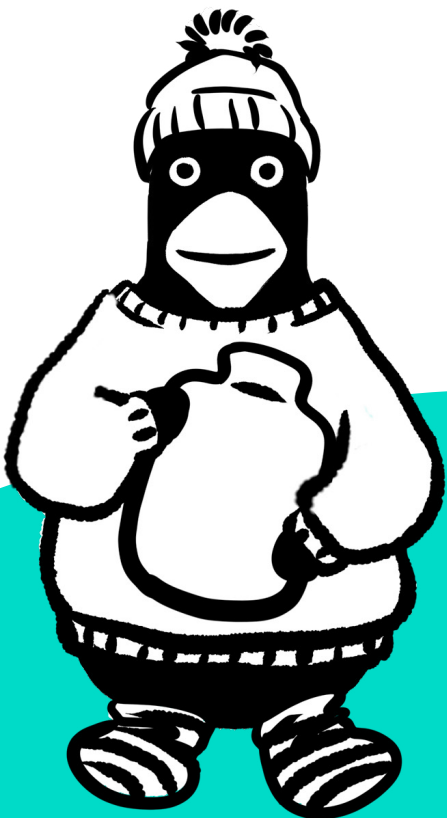
"Our Chilli Penguin stove heats the whole boat and doubles as a cooker - we've baked cakes and heated stews on it!"



Heating your narrowboat (cont.)

Don't just expect to rely on your stove to keep your narrowboat snug in winter. Always combine your heating system with these "low-tech solutions":

- Keep doors and windows draught-proofed with brush seals, insulated (thermal) curtains, foam strips and draught excluders.
- Get a dehumidifier - a dry boat feels significantly warmer than a damp one and helps prevent mould and mildew.
- Use foil-backed insulation behind radiators or on walls to reflect heat back into the cabin.
- Heat circulators like Ecofans help distribute warmth from your stove to the far end of the boat.
- Don't overlook the classics: hot water bottles (the long ones are great), thermal socks, and fleece blankets still earn their keep.
- Get snug with thick wool socks and blankets.



"We have an extra woolly blanket and sleep like logs - even at minus 5."



The importance of ventilation

Whilst keeping out cold draughts is a good way of making your boat feel snug, it's crucial to allow some ventilation on your narrowboat, even in winter. This will prevent condensation, damp, and mould. Trapped moisture from cooking, washing, and breathing can quickly lead to unhealthy air and damage to wood and soft furnishings. Opening vents or windows slightly even in cold weather helps keep your boat dry, fresh, and far more comfortable.

A good rule of thumb for ventilating your narrowboat in winter is to open windows or doors for at least 10 - 15 minutes once or twice a day, especially after cooking or showering. If condensation is a persistent issue, aim for 30 - 60 minutes of ventilation daily, broken into shorter sessions. Passive ventilation (such as roof vents or trickle vents) should also be left open year-round to ensure a constant flow of fresh air without significant heat loss.

A note on safety

Heating systems, especially solid fuel and gas, can be hazardous if poorly maintained.

Checklist

- ✓ Test your CO and smoke alarms monthly.
- ✓ Check flue for blockages regularly.
- ✓ Use dry wood or smokeless fuel only.
- ✓ Don't leave heaters running unattended.
- ✓ Get diesel and gas systems serviced yearly.



"We clean the chimney often and always crack a vent open. It's simple."

Boat maintenance

While some jobs require professionals (like hull blacking or welding), many vital tasks can be done by the boat owner. DIY maintenance is as much about vigilance as it is about having the confidence to learn a new skill. If you look after your boat, she'll look after you.

Basic maintenance you can do yourself

Daily and weekly checks

Battery monitoring

- Check your battery voltage daily if off-grid.
- Top up leisure batteries (if lead-acid) with distilled water as needed.
- Use a battery monitor to track charging and discharging.

Engine checks

- **Oil level:** Use the dipstick and top up with correct grade if low.
- **Coolant level:** Check header tank or expansion bottle.
- **Belt tension:** Ensure alternator belt isn't too loose or tight.
- **Visual inspection:** Look for leaks, corrosion, or cracked hoses.
- **Bilge check:** Ensure there's no excessive water or oil in the engine bilge.

Monthly maintenance

Stern gland greasing

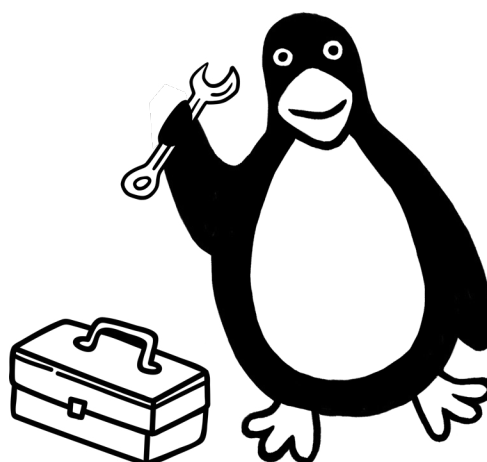
- The stern gland prevents water entering the boat where the propeller shaft exits the hull.
- Turn the greaser knob (or use a grease gun) a few twists every day you cruise, and monthly if stationary. Take care not to over grease.

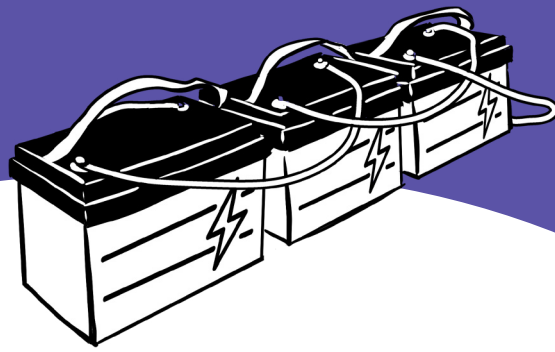
Weed hatch inspection

- Check the weed hatch (directly above the propeller) for tangled weeds, plastic, or fishing line.
- Always turn off the engine and isolate the battery before opening.

Water pump & filter

- Check water pump for signs of leaking.
- Clean or replace the water pump's mesh filter.





Quarterly maintenance

Fuel filter draining

- Diesel tanks can accumulate water and sludge (diesel bug).
- Drain a small amount from the bottom of the fuel filter to check for water or sediment.
- Add a diesel bug treatment as a preventative.

Radiator and central heating check

- If you have a heating system such as Webasto or Eberspacher - check coolant levels and clean filters.
- Run systems regularly - even in summer - to keep components moving freely.

Smoke and carbon monoxide alarms

- Test all alarms.
- Replace batteries every 6 - 12 months, or as advised.

Seasonal maintenance (Spring & Autumn)

Engine service (every 200-250 hours or annually)

This includes:

- Oil change (and replace oil filter).
- Fuel filter replacement.
- Air filter cleaning or replacement.
- Gearbox oil check and change if needed.
- Lubricate linkages and throttle cables.

Flue & stove maintenance

- Clean out the chimney and flue using a wire brush.
- Inspect the stove rope seals and glass.
- Check for cracks in the fire bricks or signs of corrosion.

Fuel system

- Top up diesel tanks to prevent condensation forming.
- Add fuel treatment to prevent diesel bug over winter.

Water tank flush

- Drain and flush the fresh water tank at least twice a year.
- Consider adding purifying solution or a weak Milton solution if there's any odour or taste.



“My heart goes into my mouth every time I inspect the weed hatch, not knowing what I'll find. A shopping trolley brought our engine to a stop once cruising through Birmingham.”



Annual & as-needed DIY tasks

Repainting & touch-ups

- Use metal primer and marine topcoat to touch up scrapes and rust spots.
- Pay particular attention to:
 - Gunwales.
 - Roof corners.
 - Handrails.
 - Hatch edges.

Deck drain cleaning

- Clear out scuppers and drains on the stern and bow decks to prevent standing water.

Bilge cleaning

- Remove debris and accumulated water.
- Check bilge pumps are working and not blocked.

Interior condensation control

- Wipe down windows daily in colder months.
- Use moisture traps or dehumidifiers.
- Improve ventilation in problem areas (bathroom, kitchen, behind furniture).

Maintenance log

Keeping a log helps track what's been done and when it's due. Note:

- Engine hours.
- Fuel and oil changes.
- Stove cleaning.
- Battery health checks.
- Dates of filter replacements.

When to call in a professional: Narrowboat maintenance that's best left to experts

Wood burning / solid fuel stove servicing

- **Recommended frequency:** Annually, especially before winter.
- **What needs doing:**
 - Check flue and chimney for creosote buildup.
 - Inspect seals, fire bricks, and door rope for wear.
 - Check stove is properly secured and clearances to combustibles are safe.
 - Poor installation or maintenance can lead to chimney fires or carbon monoxide leaks.
 - A qualified engineer will ensure your stove complies with **BS8511**, the safety code for solid fuel stoves on boats.

Gas system servicing (LPG)

- **Recommended frequency:** Every 1 year, or if you suspect a leak.
- **What needs doing:**
 - Inspect regulator, hoses, bubble tester, and shutoff valves.
 - Pressure test for leaks.
 - Replace rubber gas hoses every 5 years (sooner if signs of cracking, swelling, or softness).
 - This is a legal requirement under the Boat Safety Scheme (BSS).
 - Only a Gas Safe engineer with marine LPG certification should work on your system.

Boat maintenance (cont.)



Engine servicing (advanced work)

- Injector servicing.
- Fuel system bleeding.
- Head gasket issues.
- Timing chain/belt replacement.

AC shore power systems

DC (12V) work is often DIY-friendly, but 240V AC requires specialist knowledge.

- **Recommended frequency:** Every 3 - 5 years or if fault suspected.
- **Get a Marine Electrician to:**
 - Inspect shore power connections, RCDs, and fusing.
 - Test bonding and earthing.
 - Ensure compliance with **BS EN ISO 13297** (electrical systems on boats).

Hull blacking & anodes

- **Recommended frequency:**
 - **Blacking:** Every 2 - 3 years. Professionals can clean, prep, and apply multiple coats of bitumen or epoxy properly.
 - **Anodes:** Inspect annually, replace when ~50% worn.
 - Also check for pitting, galvanic corrosion, and steel thickness.

Boat Safety Scheme (BSS) Examination

- Frequency: Every 4 years.
- Required by law for licensing on CRT waterways.
- Must be done by an accredited BSS examiner.
- **Covers:**
 - Gas system.
 - Fuel system.
 - Electrical installation.
 - Fire safety (extinguishers, CO alarms).
 - Ventilation.

Prop Shaft / Stern Gear Alignment

- If you experience vibration or water ingress at the stern gland.
- Shaft misalignment can cause wear on bearings and seals.
- Requires specialist alignment tools.

“You can save so much money blacking your own boat. It’s hard work and messy but very rewarding.”



Emergencies

Living on the water brings independence and freedom, but also comes with unique challenges in an emergency. Whether you're moored up in a city or remote on the cut, knowing what to do could save a life.

If someone falls in the water (especially in winter)

Falling into the canal or river is dangerous at any time, but especially during winter, when cold water shock can trigger gasping, hyperventilation, and muscle failure in seconds.

What to do

1. Immediately switch off engine if cruising.
 2. Don't jump in after them unless you're trained and it's absolutely safe.
 3. Shout for help and alert others nearby.
 4. Throw a lifebuoy, rope or pole to help them stay afloat or pull themselves to the bank.
 5. Instruct them to float on their back if they can't swim or are in shock - this helps them stay calm and conserve energy.
 6. Once they're out, get them warm immediately:
- Remove wet clothing and replace with dry layers or blankets.
 - Warm drinks can help (avoid alcohol).
 - Watch for signs of hypothermia: shivering, confusion, slurred speech.
 - Call 999 immediately if the person is struggling in the water, unresponsive, or suffering from hypothermia.

If someone needs emergency medical help

When moored in a rural or hard-to-access spot, getting help to your boat can be tricky - location awareness is everything.

1. Call 999 - Ask for ambulance, police, fire or coastguard depending on the emergency.
2. Use the what3words app to provide your precise location - it's recognised by UK emergency services and can pinpoint you within 3 metres.
3. If possible, send someone to meet the ambulance at the nearest road or bridge access point - the towpath alone might not be passable by road.
4. If you're alone, give the bridge number, towpath access point, what3words or nearby postcode. Many boaters mark this on their phone or logbook in advance.
5. Keep a grab bag ready with essentials (ID, phone, warm clothing, medication) in case you need to leave the boat quickly.



What if you're a continuous cruiser and injured?

If you're continuous cruising and can't move your boat due to injury or medical issues, you can request a temporary mooring exemption from the Canal & River Trust (CRT).

How to apply

- Contact CRT as soon as possible: enquiries@canalrivertrust.org.uk or 0303 040 4040.
- Explain your circumstances and provide:
 - Your boat's location.
 - The nature of your condition.
 - An estimated duration of immobility.
 - Any supporting medical information (where appropriate).
- CRT is generally understanding and may grant a "stay put" agreement, especially with medical proof.

Charities & services that can help

Canal Chaplains

Offer emotional support, practical help, and a friendly ear. They can visit by boat or towpath. Visit waterways.org.uk.

Tips for staying emergency ready

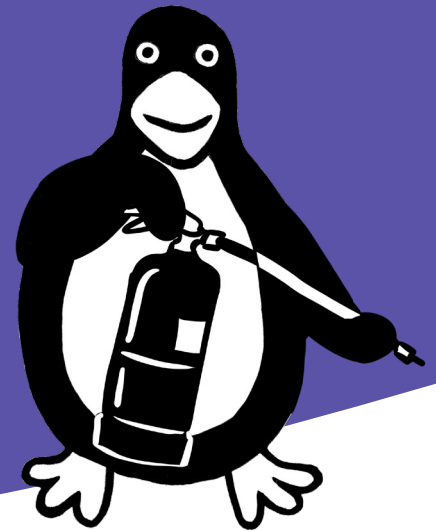
- Keep what3words installed and practiced.
- Record your NHS number and medication list somewhere accessible.
- Have a list of emergency contacts.
- Maintain a basic first aid kit.
- Know the closest access point/road name/bridge number at each mooring.



"We've had to call out an ambulance three times, and each time the process was reassuringly smooth. The emergency services are great problem solvers, and are used to being called out to unusual situations. It makes their job much easier if you can give them accurate information on your location though - the what3words app, which works even when you don't have good internet connectivity on your phone, is a huge step forward in providing fast and accurate information."



Fire safety



A fire aboard a narrowboat is one of the most dangerous emergencies that can occur. The topic is huge and well worth understanding in detail.

Why fires on boats are so dangerous

- Confined spaces mean smoke spreads fast, reducing visibility and oxygen.
- Limited escape routes make evacuation difficult.
- Flammable interiors (wood, textiles, fuel, gas, batteries) accelerate spread.
- Marina proximity can lead to fire jumping between boats.
- Environmental harm from burning plastics, fuels and fire suppression runoff.

Common fire risks on narrowboats

- Engine Rooms.
- Electrical Systems.
- The Galley.
- Solid Fuel Stoves.
- Charging Devices.

Fire extinguishers

Fire extinguishers are essential to have onboard, and could be the difference between a close call and a disaster. To get a valid Boat Safety Scheme (BSS) Certificate, your boat must carry the correct type and number of fire extinguishers.

Fire blankets are essential in the galley where they are used to smother pan fires or protect from flames during escape.

Make sure your fire extinguishers and blankets are regularly maintained

- Check pressure, pin, and condition monthly.
- Professionally service annually.
- Replace or recharge after any use.
- Hydrostatic test every 10 years (CO2 types).
- Log checks and services in a fire safety record.



Read our full fire safety article by clicking [here](#)

Smoke, gas, and CO alarms

Smoke, gas, and carbon monoxide (CO) alarms are absolutely essential on a narrowboat because the risk of fire, gas leaks, and carbon monoxide poisoning is significantly higher in such a small, enclosed environment. Any one of these dangers can turn deadly in minutes if not detected early.

Fire prevention

Fire prevention on a narrowboat starts with regular maintenance and safe storage practices.

- Engines should be routinely inspected - check fuel lines, bilges, and hoses for leaks or buildup, and keep everything clean to reduce fire risk.
- Electrical systems, including solar and shore power connections, should be installed and checked by qualified marine electricians.
- Gas systems must be inspected annually by a Gas Safe engineer to ensure there are no leaks or faulty fittings.
- Safe storage is equally important: fuel

and gas bottles must be kept in ventilated lockers, and charging devices - especially lithium batteries should never be left near exits or left charging overnight.

- Avoid non-certified chargers and batteries altogether, and make sure any damaged batteries are disposed of immediately.

Preparing your crew

Fire safety equipment is only effective if your crew:

- Knows where it is.
- Knows how to use it.
- Knows when to evacuate.

Make sure everyone onboard knows:

- What to do in the event of a fire.
- How to operate extinguishers in order to escape (or fight the fire if confident to do so).
- How to shut down gas and electrics (if confident to do so).
- How to contact emergency services.



"A fire can sink a boat in minutes. Preparation and prevention aren't optional - they're life-saving."

Paul Knox-Johnston



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