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**Tips on Buying a Boat: Seven Tips on What should you look for when investing in watercraft**

**By Keith Binnarsley**

**Tips on Buying a Boat: Seven Tips on What should you look for when investing in watercraft**

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I discovered sailing many years ago and found it to be a wonderful way to enjoy time with friends and family as well as a way to get away from the office and become totally entranced and absorbed with a world that I did not know existed. I love to sail, so much that I became a certified American Sailing Association Sailing Instructor.

It has been 30 years now that I've sailed the Chesapeake Bay, East Coast U.S.A. and the Caribbean Islands and I've been fortunate to have owned a number sailing vessels, currently two Beneteau sail boats.

I'm often asked by my students what to look for when making an investment in a sailing vessel. I often share the following seven tips and hope that you too may find some value in them.

First carefully examine where you expect to use your boat, long term. Will it be on the Ocean, trans-Ocean, near the shore, in a Bay, on the Caribbean or all of the above. If you plan to sail Ocean or trans-Ocean then be sure that the construction is class "A" or rated for extended off shore passage making.

Beware of the buying philosophy "I'll buy a smaller boat now and get a bigger one later." If you're buying new you will suffer two large depreciations. If buying used, the money you put into the first boat to bring it up to your own personal standards and needs will go a long way to paying a down payment or many monthly payments on the second boat. You will be upgrading the second boat anyway. Buy now what you expect to own for 5-10 years.

Take into account the area where you will be sailing and who you will be sailing with. Decide on the type of berths that will be suitable for you, your family and your guests. For example, aft doubles aligned with the axis of the boat or an aft double that runs across the boat port to starboard. Although the latter tends to be larger and more comfortable in the slip it is definitely not a sea going berth. How

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easily does the main salon table convert into a berth and is it sturdy enough to do so repeatedly? In a pinch or in good weather can any one sleep in the cockpit?

What is your likely cruising range? If just 2–4 days then water and diesel tankage can be respectively 20 and 80 gallons or less. If it is 5–10 days then a minimum would be 50 and 160. If you buy a boat with say 100 gallons diesel and 2–300 gallons water then the designer will have given up berth space to accommodate the tankage. Depending on the size of the boat the left over space may not be well utilized until you reach say a 50 ft. long boat. Look for living and storage space that is well utilized. Odd placement of the main salon settees, chart table and galley may indicate poor utilization of space and hence you may be paying good money for little advantage.

Boats that are heavy displacement, say 28,000 lbs for say a 42 ft. boat rather than say 17,800 lbs for a medium displacement, 42 footer will need 10– 15 knots of wind to develop any kind of "feel" at the helm and in many locations such as the Chesapeake Bay with winds typically 5 – 15 knots in the summer

you may have purchased a very nice well equipped power boat. However these heavy displacement cruisers are excellent for extended off shore passage making and live-aboard sailing either in the Caribbean or the U.S.A..

One of the best tips, If you are a first time sailor and want to buy a boat in the 25 to 50 ft range, is to sail with someone who knows how to sail, take a sailing class and then charter a boat in the length range that interests you. Picking a boat with out sailing a boat of similar size is risky although many have done it successfully. Keep in mind that many of the modern designs of the last 10 years are designed specifically for two people to sail easily whether in the Bay or in the ocean.

Lastly, do insist on a survey. If the boat has any of the defects listed below find out the cost to correct them if you are expecting the boat to pass the insurer's surveyor. Insurers have their own requirements. Your insurance agent and the surveyor should be working hand in hand. This is where a purchaser of a used watercraft can suddenly be faced with unexpected costs. Costly defects include but are not limited to:

Soft or cracked gellcoat on the deck.

Deck leaks around windows, masts, caprail, traveller or through deck fittings.

If the engine that has stood idle for more than 6 months diesel may be contaminated with bacterial sludges, have pistons seized, injectors blocked and electrical system contaminated with water. Insist on at least a 2–4 hour run in the water at cruising speed. Check for undue vibration, overheating, proper charging of the batteries and that the engine can come up to its cruising rpm.

If the boat is more than 6 years old have the surveyor check that the engine mounts are OK and particularly that all mounting bolts are intact. Two can be broken without any obvious signs or effects. When #3 breaks the engine is loose! This is a common problem on older boats that encounter rough waters while under power and can easily be overlooked by the surveyor.

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Obviously you will need an out of the water inspection. Check for blisters, gelcoat cracks, soft spots, shaft play in the cutlass bearing and loose rudder bearings, hull integrity around through hulls and the gap between the hull and the top of the keel which should be filled with sealant else corrosion of the keel may have caused the keel to separate from the hull.

Rigging should be checked by a rigger and all running rigging must be overhauled end-to-end to detect hidden chafe.

Hope you find these tips helpful. Best wishes to you on your investment, maybe I'll see you on the Chesapeake Bay or near the British Virgin Islands sometime, I'll either be sailing on Majjik II or Majjik III.

Keith Binnersley is owner of Upper Bay Sailing School, Inc.

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Certified American Sailing Association Sailing Instructor and holds a 50 ton Masters USCG License. You can contact him at

.

## **Exploring the Different Types of Boat Insurance**

**By Ethan K. Roberts**

When searching for boat insurance, you may be overwhelmed when you find that there are many different types of boat insurance policies available. In general, insurance companies only offer one general watercraft liability coverage policy; some others may offer additional coverage that you are able to purchase. If you have financed your dreamboat, the lender probably requires you to obtain specific coverage. There are many different types of coverage available that you can add, as an addition to your standard policy.

The standard policy, the watercraft liability insurance coverage, is required by law in most states. This insurance policy provides coverage in the event that damage occurs to a person or property as a result of actions taken on your boat. This is true whether or not it is during transportation or actually on the water. This is a law requirement in having this type of liability coverage, and each area will have its own requirements as to how much you will need. It is wise to consult with an insurance agent to find out what is necessary to meet the requirement of the law.

It is possible that medical payment coverage may be required in your area. This type of coverage pays for the medical expenses, up to a specified amount, for you and any passenger on your boat that result in an accident covered by the policy. As a suggestion, regardless of whether this insurance is required or not, it would be wise to consider it. Medical expenses as a result of an accident can become extremely high.

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Another additional type of coverage to the standard liability coverage is the wreck removal and pollution coverage. This should also be strongly considered. If your boat sinks or is involved in an accident for any reason, you are required to remove it at once in accordance with the law. If oil or gas leaks into the water as a result of an accident, you will be fined. The wreck removal and pollution coverage provides coverage for this type of incident, without the coverage you will be required to pay for the removal and fines out of your own pocket.

Just like in automobile coverage, you should definitely insure yourself against uninsured boats as well. This works in the same manner as uninsured motorist insurance your automobiles. If another boater, who does not have any type of insurance or enough coverage, collides with your boat on the water, this coverage will pay for the replacement of your boat and any needed repairs.

Most all insurance policies you purchase should cover the boat, motor, and trailer used to transport your boat. Liability coverage is not the only type of coverage that you will likely need in many cases. Make sure that you protect your boat, optional coverage that includes theft, vandalism, losses caused by storms, fire, sinking, capsizing, stranding, and collision. Speak to your insurance agent and find out what type of insurance is required by your area and the types of coverage they can offer you.

Ethan K. Roberts writes about a variety of subjects including

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