INTERFACE MARINE · YACHT SURVEYORS & CONSULTANTS

Damage & Casualty Surveys

Independent damage, cause and repair-cost surveys for yacht underwriters, claims officers, brokers and private owners.

For underwriters and claims officers

Prompt attendance, clear findings on cause, and a fair assessment of repair costs.

For private owners

Expert help after an incident, from the first attendance to the completed repair.

WHAT A DAMAGE SURVEY DOES

Four questions, answered clearly

When a yacht is damaged, everyone involved needs the same facts: what happened, what was damaged, whether the damage fits the story, and what a fair repair should cost. A damage survey sets these out independently, so a claim can be settled on evidence.

1

What happened?

The circumstances of the casualty, as reported by the captain, crew, marina or third parties, with the supporting documents.

2

What is damaged?

The nature and extent of the damage, area by area, including what can and cannot yet be seen, with a full photographic record.

3

Does it fit?

Whether the location, direction and pattern of the damage are consistent with the reported cause, and whether any of it was already there.

4

What should it cost?

The repairs needed, temporary and permanent, and an assessment of each quotation and invoice against what is fair and reasonable.

Typical casualties

- Collision and contact damage in port or at sea
- Grounding and keel or rudder damage
- Water ingress and flooding
- Fire, electrical and machinery damage
- Storm and weather damage, afloat or ashore
- Damage during lifting, transport or yard work
- Theft, vandalism and malicious damage
- Damage to tenders, platforms and equipment

WHO WE WORK FOR

Underwriters, claims officers and owners

We are instructed by hull underwriters, claims officers and brokers, and directly by private owners. Whoever instructs us, the facts are reported as we find them.

UNDERWRITERS & CLAIMS OFFICERS

For insurers

- First attendance soon after the casualty, and follow-up visits as repairs progress
- Findings on cause and consistency with the reported circumstances
- Review of every quotation and invoice, with the reasons for any reduction
- Repair-or-replace advice, choosing the more economical option where it is sound
- Notes on VAT, betterment and recovery from a third party, for your decision
- Attendance at manufacturers' inspections

PRIVATE OWNERS

For owners and captains

- Prompt advice on making the yacht safe and preventing further damage
- An independent record of the damage before repairs start
- Help preparing the information your insurer will need
- Technical advice on repair methods and yards
- Checking that repairs are carried out properly
- Uninsured incidents and disputes with yards or third parties

Independence

We act for one party on any claim. Where underwriters have appointed us, we report to them; where an owner has instructed us, we act for the owner. Our findings on damage and cause are given in good faith and on the evidence, whoever has instructed us. Questions of policy cover are always for the insurer to decide.

FOR OWNERS AND CAPTAINS

After an incident: what to do

What happens in the first hours after a casualty often decides how smoothly the claim goes. Your policy wording always comes first, but these steps apply to almost every case.

1

Make safe

Look after people first. Then take reasonable steps to prevent further damage, such as stopping water ingress or securing loose equipment. Most policies require this.

2

Notify promptly

Tell your broker or insurer as soon as you can, and give them the time, place and a short account of what happened.

3

Record everything

Photograph the damage, the scene and any other vessel involved, before anything is moved or repaired.

Do

- Write an accident report while events are fresh: time, position, weather, who was on board, what was seen
- Get the name, insurer and contact details of any other vessel or party involved
- Ask the marina or harbour for any report or CCTV
- Keep the damaged parts until the surveyor has seen them
- Keep invoices for temporary repairs and extra costs, such as marina nights

Don't

- Start permanent repairs before the surveyor has attended, or insurers have agreed
- Admit liability to a third party; leave that to the insurers
- Throw away damaged equipment or packaging
- Assume the damage you can see is all there is: much of it may be behind linings

Temporary repairs

Repairs needed to make the yacht safe or seaworthy can usually go ahead straight away. Keep a record of what was done and why, with photographs before and after. Permanent repairs should wait until the damage has been surveyed.

HOW WE GO ABOUT IT

From first attendance to settlement

1
Instruction
We are instructed by the underwriter, broker or owner and receive the claim details.

2
First attendance
We inspect the damage as soon as possible, agree temporary repairs and record the scene.

3
Repair scope
We agree the scope of permanent repairs with the yard and ask for quotations.

4
Follow-up
We attend again as damage is opened up, attend manufacturers' inspections and review costs.

5
Report
We report on damage, cause and assessed costs, with outstanding items and recommendations.

Inspection

Surveys are carried out to the IIMS Code of Practice. The inspection is visual and non-destructive, of the areas that can be reached. Where damage may be hidden behind linings, insulation or inside equipment, we say so and recommend how and when to check it.

Photographic record

Every area of damage and every stage of repair is photographed. Full photo sets are provided through a private, password-protected download link sent with the report.

Cost assessment

We review each quotation and invoice against the work actually needed, local yard rates and, where available, alternative quotes. Where repair is not cost-effective, we compare it with replacement, and we always show the basis for every figure we assess.

Matters for underwriters

VAT status, deductions for betterment and recovery from a third party are noted for the insurer's decision. We provide the facts needed to decide them, not a ruling on the policy.

WHAT YOU RECEIVE

A report a claims officer can act on

Report contents

- Executive summary with key findings and a cost table
- Instructions, attendance and scope
- Particulars of the vessel
- Circumstances of the casualty
- Nature and extent of damage, area by area
- Cause and consistency of damage
- Repairs and assessment of costs: temporary and permanent
- VAT, betterment and incidental costs
- Outstanding items and recommendations
- Conclusion and annexes: photos, accident report, manufacturers' reports, quotations and invoices

A sample report is available on request or from our website.

CASE STUDY

Collision damage to a 20 m sailing catamaran

A production sailing catamaran was struck on the bow by a motor yacht that lost control going astern, and was driven back against the quay. The bow was holed, and the tender platform, hydraulic gangway, swim ladder and aft hull sections were damaged.

We attended the repairing yard twice, attended the manufacturers' inspections and reviewed every quotation. Replacing the platform at the maker's facility, and fitting a new gangway rather than repairing the old one, were the more economical options.

€9,058
saved against the quotations

10.6%
reduction in permanent repair costs

Permanent repairs quoted at up to €85,535.78 and assessed at €76,477.78, ex VAT. The report also identified a recovery opportunity against the other vessel's insurers.

WORKING WITH US

What we need, and who we are

To start a survey

- Claim reference and policy details (for insurers)
- Yacht name, type, flag and current location
- Date, place and a short account of the incident
- Accident report from the captain or owner
- Photographs taken at the time
- Details of any other vessel or party involved
- Marina, harbour or police reports, if any
- Yard contact and any quotations or invoices so far
- Manufacturers' contacts for damaged equipment
- Contact on board for access

Your surveyor

Capt. Philip Duffy is Managing Director and Principal Surveyor of Interface Marine, based in Antibes. He has carried out P&I surveys for The Shipowners' Club for five years, and brings a seagoing background as holder of an MCA Master II/2 Unlimited (Yachts) certificate.

Interface Marine attends casualties across the Mediterranean.

Qualifications

- Full Member, International Institute of Marine Surveying (IIMS no. D161)
- Associate Member, Royal Institution of Naval Architects
- MCA Master II/2 Unlimited (Yachts)
- P&I surveyor for The Shipowners' Club
- Author of IIMS guides on surveying large yachts and on valuations

GET IN TOUCH

Report a casualty

Call or email with the yacht's name and location, what has happened, and who is instructing. We will advise on immediate steps and arrange attendance.

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