SAMPLE REPORT · INSURANCE CLAIM

Damage and Repair Survey

of the sailing catamaran

[NAME WITHHELD]

PREPARED FOR
Hull underwriters, via the insurance broker

VESSEL
20 m production sailing catamaran, built 2022

CASUALTY
Collision while moored

ATTENDANCE
Repairing yard, two follow-up visits

Sample report. Taken from a real damage and repair survey. Client, vessel, third-party, supplier and date details have been removed. Figures are as reported.

Contents

Executive summary
1. Instructions, attendance and scope
2. Particulars of vessel
3. Circumstances of the casualty
4. Nature and extent of damage
4.1 Starboard bow
4.2 Swim/tender platform
4.3 Hydraulic gangway
4.4 Swim ladder
4.5 Aft hull sections and structural integrity
5. Cause and consistency of damage
6. Repairs and assessment of costs
6.1 Temporary repairs
6.2 Permanent repairs
6.3 VAT, betterment and incidental costs
7. Outstanding items and recommendations
8. Conclusion
9. Annexes

Executive summary

€76,477.78
permanent repairs assessed, ex VAT

€9,058.00
reduction against quotations of €85,535.78 (10.6%)

Vessel: [name withheld], a 20 m production sailing catamaran built in 2022.

Casualty: while moored, the vessel was struck on the starboard bow by a motor yacht that lost control going astern, and was forced against the quay.

Survey: follow-up attendance at the repairing yard to inspect the damage and repairs in progress, attend manufacturers' inspections, and review the quotations and invoices.

Key findings

- Damage to the starboard bow (holed), swim/tender platform, hydraulic gangway, swim ladder and aft hull sections, consistent with the reported circumstances.
- No evidence of a major loss of structural integrity. The aft transverse bulkhead is still to be confirmed once the engine-bay lining is removed.
- Permanent repairs quoted at up to €85,535.78 ex VAT; assessed as reasonable at €76,477.78 ex VAT, a reduction of €9,058.00, by choosing the more economical repair options.
- Temporary repairs and associated costs of €3,046.64 inc VAT, invoiced and considered reasonable.
- The damage was caused by another vessel: underwriters may wish to consider recovery from that vessel's insurers.

Cost group	Quoted / invoiced (€)	Assessed (€)
Temporary repairs and incidentals (inc VAT)	3,046.64	3,046.64
Permanent repairs (ex VAT)	85,535.78	76,477.78

1 Instructions, attendance and scope

Instructed by the insurance broker on behalf of hull underwriters to carry out a follow-up damage and repair survey, the first attendance having taken place shortly after the casualty. The vessel was inspected ashore at the repairing yard on two occasions, with the yard's project manager, the captain and crew in attendance, to the IIMS Code of Practice.

The survey was a visual and non-destructive inspection of accessible areas. Concealed structure behind linings and the internal condition of hydraulic actuators were not examined; see section 7.

2 Particulars of vessel

Name	[Withheld]
Type	Production sailing catamaran
Builder / model	[Withheld]
Year built	2022
Length / beam	About 20 m / about 10 m
Hull material	GRP
Flag / port of registry	[Withheld]
Location at survey	Ashore at the repairing yard

3 Circumstances of the casualty

As reported following the first attendance, the vessel was lying moored stern-to when a motor yacht lost control while going astern and struck her on the starboard bow. The impact holed the bow and drove the vessel aft against the quay, damaging the swim/tender platform, the hydraulic gangway, the swim ladder and the aft hull sections.

Temporary repairs were carried out to make the vessel seaworthy: the hole in the bow was sealed, and the gangway was recovered and its hull opening sealed. Because of the vessel's 10 m beam, only the larger shipyards could take her; the yard used was the only one with availability.

4 Nature and extent of damage

4.1 Starboard bow

Internal cracking meant the damaged area had to be opened up extensively. An internal crash bulkhead protects the bow section, so all work had to be done from outside: a low-density foam mould was built as a form for the GRP build-up, and many layers of laminate were needed to restore the original bow thickness. At the time of the visit the area was tented and the repair well under way, with 7 to 10 days to completion to allow for curing.

4.2 Swim/tender platform

The platform was operational when tested, but the top section of its structure is twisted and distorted and requires replacement. The hydraulics and support structure are undamaged. The two hydraulic actuators may have internal seal damage from compression, which can only be ruled out by dismantling them.

The platform is custom-made. Repair would mean dismantling it completely, cutting out the damaged welds, replacing the damaged sections and re-welding. The manufacturer inspected it on site; their report is in annex 9.3.

> **SURVEYOR'S OPINION**
> Repair is not cost-effective compared with a new replacement platform.

4.3 Hydraulic gangway

Access was limited by the damage. The manufacturer's technician inspected the gangway and concluded:

- The hydraulics and control systems are undamaged and can remain in place.
- The stainless-steel housing for the gangway sections is damaged and requires replacement.
- The telescopic sections are damaged and require replacement.
- The cover for the gangway's hull opening is damaged and requires replacement.

4.4 Swim ladder

The ladder was removed, the damaged tube section cut out and re-welded, and the ladder refitted. This work is complete.

4.5 Aft hull sections and structural integrity

There was no evidence of a major loss of structural integrity. However, the two aft hull sections were compressed where the gangway and the aft end of the platform struck the quay. This shows as a crack under the port aft moulding, a cracked aft teak plank and compressed caulking. The main aft transverse bulkhead appears intact, but this cannot be confirmed without removing sections of engine-bay insulation.

5 Cause and consistency of damage

The location, direction and pattern of the damage (an impact to the starboard bow, and compression damage at the stern where the vessel was driven against the quay) are consistent with the circumstances reported. No evidence of pre-existing damage or long-term deterioration was found in the areas concerned.

6 Repairs and assessment of costs

Each quotation and invoice was reviewed against the work required, local yard rates and, where available, alternative quotes. Yard labour in the region is typically €85–100 per hour; with the yard's mark-up on subcontracted work, a realistic rate is about €130 per hour, plus materials and overheads.

6.1 Temporary repairs

Item	Invoiced (€, inc VAT)	Assessment
Temporary repair to starboard bow (hole sealed)	1,536.12	Reasonable
Securing the gangway and sealing its hull opening	1,008.00	Reasonable
Additional marina night to carry out temporary repairs	502.52	Reasonable
Total	**3,046.64**	

6.2 Permanent repairs

Quoted figures are the highest option put forward; assessed figures are what the surveyor considers fair and reasonable. All figures are in euros, excluding VAT.

Item	Quoted	Assessed	Basis of assessment
Starboard bow: permanent GRP repair, tent and scaffold	14,920.00	14,920.00	Single quote; complex repair; within an acceptable range
Swim/tender platform: replacement	34,129.78	28,029.78	Replacement at the maker's facility (27,329.78) plus fuel for the passage (700), preferred to on-site replacement (34,129.78)
Hydraulic gangway	32,286.00	30,268.00	New unit (30,268.00) cheaper than repair (32,286.00)
Swim ladder: repair	2,940.00	2,000.00	Invoice high for the work; local benchmark about 1,500 plus two attendances
Aft hull crack, teak plank and caulking	1,260.00	1,260.00	Estimate; subject to the aft bulkhead check
Total	**85,535.78**	**76,477.78**	**Reduction 9,058.00 (10.6%)**

Starboard bow. The yard estimated about 110 hours. Excluding tenting and scaffolding of €3,550, the quote equates to about 87 hours at €130 per hour, for a repair needing two or three workers and a foam mould that was not in the original scope. A second quote would ideally have been obtained, but the figure is within an acceptable range.

Platform. Replacement at the maker's facility involves a passage of about 17 hours each way. Fuel at about 20 litres per hour adds about €700, and two days' marina fees are included. Completion takes about 5 weeks. The on-site option excludes the access platform and lifting equipment, so would cost more again.

6.3 VAT, betterment and incidental costs

It is not known whether the vessel is exempt from VAT; underwriters should confirm before settlement. The components to be replaced were two years old; any deduction for betterment is a matter for underwriters under the policy terms.

7 Outstanding items and recommendations

- Remove sections of engine-bay insulation and confirm the aft transverse bulkhead is undamaged before the aft repair estimate is finalised; obtain a quote for the teak and GRP/gelcoat repair.
- Obtain the gangway manufacturer's written inspection report (awaited at the time of this report).
- Dismantle and inspect the platform's hydraulic actuators only if they show leakage or loss of performance after the platform is replaced.
- Accept the more economical options: platform replacement at the maker's facility and a new gangway.
- Consider recovery of the claim from the insurers of the vessel that caused the damage.

8 Conclusion

The damage is consistent with the reported collision and no major loss of structural integrity was found. The temporary repairs (€3,046.64 inc VAT) are reasonable, and permanent repairs are assessed at €76,477.78 ex VAT against quotations of up to €85,535.78, subject to the outstanding items above.

The above findings are the opinion of the undersigned surveyor, given in good faith. Questions of policy cover are for underwriters.

Capt. Phil Duffy

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9 Annexes

9.1 Photographic record	All photographs of the damage and repairs, provided through a private, password-protected download link sent with the report
9.2 Accident report	Attached to the full report
9.3 Manufacturers' inspection reports	Attached to the full report
9.4 Quotations and invoices	Attached to the full report