

2006 • Over a Decade with Dr. Gel • 2017



# Ask Dr. Gel

by Dave Weakley



Dave Weakley is the owner of American Boat Restoration and has been helping Northeastern boaters keep their boats in fine trim and good repair for over 40 years.

"Email me or call me with your questions! I'll be happy to help you out"

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## Deal or No Deal? Buyer Be Smart!

Everyone is aware of the heart breaking and devastating damage done to the south as a result of Storms Harvey and Irma. In the coming months and years there will be many boats that were damaged during the storms that will be for sale. Some will have minor damage and brought back to be as good as new. Some will be "patched" up made to look great and sold; often these are with unseen damage. Sadly some will be sold that are junk and unsafe with all kinds of structural and hidden problems. Should only be useable for scrap... Amazing such crooks there is out there.

What happens to many boats after a major disaster? During recovery and clean up boats are often brought to a large fenced in secured "holding area". Owners and Insurance claims adjuster teams assess the damages. Boat owners should most definitely obtain a repair estimate from a reliable repair facility. Do not rely only on what the insurance adjusters state the repair costs will be. For the boats that will require expensive repairs, A Total Loss designation is assigned by insurance teams. This means the cost to repair the vessel exceed the boat's

*We are thinking of all of those affected by Hurricanes Harvey and Irma. Praying for their speedy recovery!*

value or the owner did not insure it for much. Once designated a Total Loss the insurance company sends the owner a check along with settlement paperwork and ownership documents. Owners usually have the option to buy back their boat but often most don't. The insurance company can now sell the boat to brokers. It can go to auction or sold privately then picked up and stored and advertised for sale "As Is"

Knowing the history of the boat is most important. Where did it come from? Get documents on the boat if possible. A few states brand salvage boats. Is there a Title? Some states don't even require Titles! If documents are available look for recent gaps in ownership which may mean a boat was at an auction or repair yard for a long time. This could be a red flag. Get the Hull ID number and along with as much information you can get on the boat. Google it!

Our best advice if you are looking to buy a storm damaged boat is for you to hire a accredited marine surveyor. Don't rely on sellers' marine survey! We know someone who got stuck with a boat that had worming,

osmotic blisters and hull problems doing this. They had to pour thousands of dollars into the boat to make it water worthy. The problems were not clearly revealed in the sellers' survey. To find one go to marinesurvey.org Find a surveyor. Their listings are by area. They can do a complete examination of the boat and judge it repairable or not. But consider this as well. Marine surveyors use moisture meters and tapping methods for testing soundness. They don't have x-ray eyes so if repairs were done to stringers, bulk heads, etc were proper repair techniques and quality materials used?

Whether you hire a marine surveyor or not you should consult a skilled fiberglass and gelcoat repairer to estimate repair costs. He also can assess the soundness and condition of the skeletal structure of the boat. The stringers, headers, keel, transom, gunwales all need to be carefully checked. What can happen if not sound? Bottoms can split open, delaminating of fiberglass along the stringers, bulkheads and transom can happen. There could be water saturation of hull and deck causing softness.

So many things to consider. Was it submerged? Submerged in salt water? Was the engine flushed and pickled right away?!

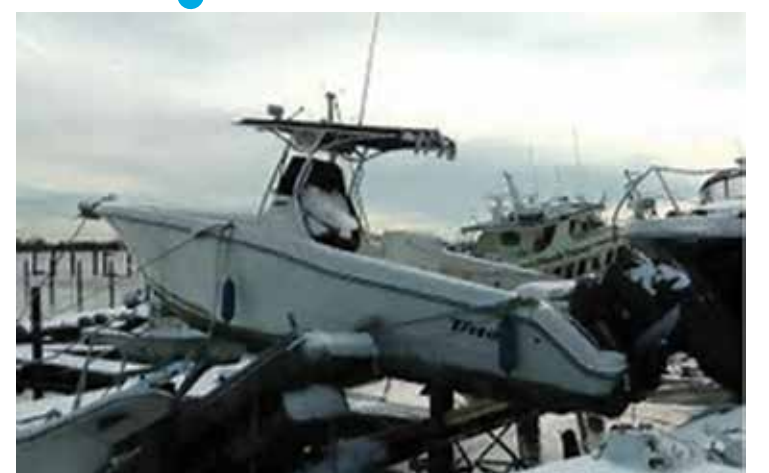


Photos courtesy of "Boat Owners Association of The United States"

Check condition of the engine, steering systems, engine controls, electrical, breaker panels, corrosion on interior hardware, look for hidden waterline, upholstery, cushions, bedding, carpeting damage. Fires caused by corrosion can occur!

The boat may have been quickly repaired before listing it. Look for recent hull repairs; any mismatched gelcoat. If there are fresh repairs were they properly done or just "patched" with fillers? Look for newly repaired hull to deck seams and new sealants.

Do your homework and buy from a known established reputable yacht broker. Private sellers can make photos of boats look great but they are masking unseen problems.



- Remember to ask for water test, engine compression test, add transportation, storage and repair cost!

- Now's a good time to check your boat insurance policy! Is it insured for "book" value or a larger amount? Check your value against your policy
- Go to: [www.boats.com/nada-guides/](http://www.boats.com/nada-guides/)
- NADA Guides - Boat Prices - [boats.com](http://boats.com) or Kelly Blue Book:
- [www.boats.com/nada-guides](http://www.boats.com/nada-guides)
- Make sure you know what your coverage is before you have a claim! Some companies allow you to insure your boat for only the book value while others allow more coverage.
- Every time there is a bad storm/hurricane we get calls from people who got a really "good deal".
- Be smart and don't make me be that guy who has to tell you the deal is not as good as what you thought!