



Marine Claims Masters
5117 Maple Street
Bellaire, TX 77401
Phone: 281-222-0343

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VIA EMAIL ONLY:
JoeDoe@xmz.com

Name
Address
City

Attn: Joe Doe, Claims Adjuster

DAMAGE SURVEY REPORT

Re: Mr. Insured.
Fire Damage
August 29, 2014
Example Channel
City, Texas
Your File No. 0123456

September 2, 2014

The Undersigned Marine Claims Masters Marine Surveyor did, On September 2, 2014, attend survey of the above referenced vessel at Marina in City, Texas, for the account of XYZ Underwriters, in order to determine the cause, nature, extent of damage and estimated cost of repair to the above referenced vessel as a result of a fire on August 29, 2014.

ATTENDEES: Dan DeHart, SAMS-AMS®

VESSEL PARTICULARS

Builder: Certain Yacht Builders, Inc.

Type: Motor Yacht

Model: Aft Cabin

LOA: 50'

Year of Manufacture: 19XX

Hull ID No. XXXXXXXXXXXX(unconfirmed)*

Engine: Twin Detroit Diesel 485 hp Diesels*

Insured Value: \$XXX,000

INSURED STATEMENT OF FACTS

We spoke to the insured who stated he was on a sea trial with a potential buyer when the accident occurred. The buyers, the insured and his wife were the only parties onboard. He stated that he had taken the potential buyers out into XYZ Bay and was returning to the XYZ Marina, where the boat is moored, and was entering the XYZ Channel when he smelled smoke and the port engine

Mr. Insured

Survey Report

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Claim No. XXXXXXXX

stalled. Then shortly after, the smoke increased and the starboard engine failed. Going below, he opened the engine compartment to see it engulfed in flames. He was close to the Highway XXX Bridge and drifted to the center dolphin of the bridge and all parties abandoned the boat safely. The fire had quickly spread to the main cabin. A passing boat took the insured and his party onboard their boat.

The City of XXX, USCG and other emergency response personnel and equipment responded and extinguished the fire. This included a pollution cleanup firm (XXX).

The boat was towed to the XYZ Marine in nearby city where it was hauled out on an emergency basis, held overnight in the travel lift slings and moved to dry dock yesterday.

The boat fire was well covered by local and national media and local TV stations which posted photos and videos of the fire, which we have forwarded to you.

SURVEY FINDINGS

The undersigned met the insured at the loss site and upon survey we found.

<u>FOUND</u>	<u>RECOMMEND</u>
<u>Hull:</u> The hull interior is consumed by fire. The center and rear cabin roof has collapsed into the hull making the boat impossible to safely enter.	The hull is a total loss.
<u>Engines:</u> We were unable to see the engines which are no doubt heavily damaged by fire, as is the Westerbeke Generator.	The engines and generator are a total loss.

NOTES:

1. Salvage to be disposed of properly.
2. Haul out on emergency basis, block and daily storage charges allowed

CAUSE OF LOSS

We questioned that insured who stated that he has had no significant mechanical problems, or work done of the boat in the last year. A few months ago, XYZ Yacht Maintenance replaced some of the batteries, but he has taken the boat out several times since then and there have been no problems. He has maintained the boat well and had a bottom job in the last 6 months. There have been no electrical issues or problems with the boat.

In view of the fire having started in the engine compartment, and it is very unusual to for diesel engines to cause a fire (they do not have an ignition system), it is probable that an electrical short of unknown cause and origin was responsible for starting a fire in the engine compartment which spread throughout the engine room and into the cabin, etc.

Nothing learned during our investigation would suggest subrogation or third party recovery possibilities.

If you wish to have a fire expert inspect the boat, please advise and we will assist in arranging that.

SALVAGE

We recommend that the salvage be disposed of through sale or otherwise to stop the shipyard charges.

THIRD PARTY LAIBILITY

As previously advised, we did see two workmen with the State Highway Department on a small boat working on the bridge dolphin and when they got to the dock, we questioned them. The workman said he could not discuss the damage, but when we pressed him to state if the repairs they were doing were related to the fire, he stated that the wiring was burned to the navigation lights on the bridge, which he had replaced.

We are not able to see the inside surfaces of the dolphin's wooden bumpers from land. If you want the undersigned to use a small boat to inspect the dolphin for damage, please advise.

RESERVE RECOMMENDATION

We recommend a reserve based on the following, which may increase as more information is learned. We have not talked to the emergency response firms about charges that may be forthcoming.

Hull Loss-CTL
Pollution Control.....\$X,000
Fire Fighting and Towing..... X,000
Haul, block, storage, etc. X,000

REMARKS

We found a listing for the boat on the internet with XYZ Boats brokerage firm for \$XXX,000. The insured stated the potential buyers onboard at the time of the fire, were his contacts, which did not go through the boat broker.

Photos are attached.

If you have any questions, do not hesitate to call.

ENCLOSURES

Photos

REPORT SUBMITTED WITHOUT PREJUDICE.

Sincerely,

MARINE CLAIMS MASTERS



Daniel R. DeHart
Accredited Marine Surveyor,
SAMS-AMS®