



EDWARD J. VIOLA
MARINE SURVEYING, INC.

CONDITION AND VALUE SURVEY FOR YACHT INSURANCE/FINANCING

Vessel: "HIGH FLYER"

Date: 9/23/24

Requested by: [REDACTED]
[REDACTED]
[REDACTED]

Telephones: [REDACTED]

Fax: [REDACTED]

Date of Survey: September 20, 2024

Location: Afloat in her slip at [REDACTED] Montauk , NY

Hauled

Afloat

Sea Trial

REASON FOR SURVEY:

Insurance Coverage

Financing

Assess Overall Condition

DESCRIPTION

Type of Vessel: 27' TIARA "2700" Express Cruiser/SF.

Hull ID#: SSUP7036M82H

Docum. /Regis. #: 649047 (document seen).

Year/Builder: 1982 by S-2 Yachts; Holland, MI.

Designer: Slikkers

Use of Vessel: Pleasure

Market Value: \$20,000

Replacement Value: \$225,000 approx.

DIMENSIONS & CONSTRUCTION

(All dimensions are approximations & not measured.)

LOA: 27'0"

Beam: 10'0"

Draft: 1'9"

Displacement: 7,500 lbs.

Ballast:

Type of Construction: Hand-laid molded fiberglass hull with internal supports molded integrally for strength and additional hull stiffening by the hull to deck assembly.

Fastenings: Glass Tabbing

Keel Bolts: N/A.

Bilges: Clean & relatively dry w\ water buildup @ center.

This report is based on a visual inspection of the vessel and is not rendered as a warranty but an opinion of the below-signed experienced surveyors as to the vessel and its equipment. Latent defects not found without opening or removing engines, tanks, plumbing, cabinetry or other parts of the vessel are not covered by this survey. This survey does not guarantee the performance of this vessel or its equipment and accordingly shall suffer no liability for errors or omissions or for not being able to properly evaluate parts as stated above. Acceptance of this report shall constitute agreement.

Vessel: 27' TIARA / [REDACTED]

GENERAL CONDITION OF STRUCTURE

HULL & BOTTOM:

	GOOD	FAIR	POOR	COMMENTS
Overall condition by visual inspection?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	With lines true and sitting true.
Condition of topsides/finish:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Shows well with minor wear.
Condition of bottom & paint:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Not viewed afloat
Any structural defects/delamination:	YES	NO		COMMENTS
Any structural defects/delamination:	<input type="checkbox"/>	<input type="checkbox"/>		As noted visually while afloat.
Any gel-coat blistering:	<input type="checkbox"/>	<input checked="" type="checkbox"/>		None seen at waterline.
Deficiencies affecting insurability or value:	<input type="checkbox"/>	<input checked="" type="checkbox"/>		With vessel moored in protected slip.

UNDERWATER GEAR:

Type: Not presently viewed afloat.

Secure: No stress noted with components accessible from inside.

Turn Smoothly?

Evidence of corrosion or wear? None seen from internal inspection.

Comments: With trim tabs.

ABOVE DECKS:

	GOOD	FAIR	POOR	COMMENTS
Condition overall:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sound with no delamination noted.
Surfaces:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Absence of wear, minor stress.
Windows, frames, ports:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Windshield with glass intact.
Hardware:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	All secure,

INTERIOR:

	GOOD	FAIR	POOR	COMMENTS
Condition of joinerwork:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Well fit and finished.
Condition of surfaces:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Staining of woodwork noted.
Cushions/soft goods:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	General wear & stains
General housekeeping:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Organized.
Ventilation:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Hatch & doorway.

Are internal supports intact? Yes No **Comments:** Where accessible and viewed.

Is accommodation space separated from engine? Yes No **Comments:** By bulkhead & atmosphere.

Vessel: 27' TIARA / [REDACTED]

MACHINERY

Type: Twin MERCUISER V-8 Inboards

Model: MIE 5.7 Litre / 270 HP

Serial #s: P/OF625173 S/OF625265

Reduction Gear: Borg Warner

Conditions of:

	GOOD	FAIR	POOR	COMMENTS
Engine (s) on surface:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	No major corrosion, minor wear.
Transmission (s):	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Fair surface with component intact.
Accessories, hose & etc.:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	All found intact, chafe gear added.
Fluids:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Serviced.
Intake valves, hose & clamps:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Accessible & with strainers.
Mounts:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Securely lagged to stringers
Stuffing box:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Well clamped & accessible.
Flame arrested:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	By Mercruiser.
Accessibility of machinery:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Hatches above.
Ventilation:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Operable 12 volt blowers and vents.
Exhaust System:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Well clamped and secure.
Instrumentation:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Accessible at helm. With alarms.
	YES	NO		COMMENTS
Was engine (s) operated?	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Started quickly, ran well at dock.
Any major deficiencies?	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Maintained but w\ high hrs recorded.

AUXILIARY MACHINERY

Type: None.

Model/Serial #:

Overall condition:

MISCELLANEOUS

Regular service & upgrades noted.

Vessel: 27' TIARA / [REDACTED]

FUEL SYSTEM

Fuel: Gasoline

Tank (s) & material: Two welded aluminum rectangles under cockpit.

Conditions of:

	GOOD	FAIR	POOR	COMMENTS
Tank (s):	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	No corrosion where seen.
Accessibility?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Aft hatches to fittings.
Properly secured & bonded?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	w\ bonding in place.
Adequately ventilated?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	As engines.
Fill hose & plate:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Marked deckplates to USCG AII hose.
Feed hose:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Aeroquip, USCG type AI hoses
Vent hose:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	USCG hose to vent
Fuel shut off valves:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Levers at tank, need repair.
Additional storage of combustibles?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

ELECTRICAL SYSTEM

Voltage: 12 VDC and 120 VAC.

Battery switch: 2 Guest select switches on panel.

Batteries: 2 Sportsman 27 series deep cycle type.

Conditions of:

	GOOD	FAIR	POOR	COMMENTS
Battery Installation:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Secured & covered*.
Wire type:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Thermo plastic covered copper.
Organization:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Generally secured.
Switchboard:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Switches at helm & panel in cabin.
Accessible & well marked?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	At both stations
Circuitry protected?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Breakers and fuses locally.
Shoreline connector?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Marinco 30A/125V receptacle.

Condition: Good, thru approved receptacle to separate section at main panel in cabin.

Vessel: 27' TIARA / [REDACTED]

ELECTRONICS

Compass: Ritchie Powerdamp

VHF: Uniden

Loran/GPS: Garmin "echo map"

Plotter: Garmin "echo map"

Depth Recorder: Furuno FCV582

Speedometer: Function of GPS

Auto Pilot: Simrad AP22

Radar: Raytheon R11XX

Synchronizer:

Other: Ensign digital tach, marine stereo.

Conditions/Comments: Some upgrades, all serviceable.

GENERAL EQUIPMENT

	GOOD	FAIR	POOR	COMMENTS
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COOKING APPLIANCES: None.

Overall condition:

Secured:

Ventilated:

Storage of fuel:

Woodwork protected:

AIR CONDITIONING: None.

Pump & compressor:

STEERING: Single station hydraulics by Sea Star with recent upgrade.

Overall Condition: Good response.

Secured: Good connections.

Cable/Hydraulics? Good fluid & pressure.

BILGE PUMPS: 3 Rule 1500 with float switches.

Condition: All operable as tested.

THRUHULL FITTINGS: 4 bronze levers

Condition of: Visually good, need minor service.

Operable/Accessibility: Operable as tested.

Hose & Clamps: Well clamped.

Vessel: 27' TIARA / [REDACTED]

SAFETY EQUIPMENT

GOOD	FAIR	POOR	COMMENTS
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PORTABLE FIRE EXTINGUISHER: 1 5.0lb. Dry Chemical at galley. Add as needed*.

Condition: Fully charged & bracketed

Built in System:

Condition:

FUME DETECTORS:

Condition:

LIFE PRESERVERS: Assorted type II PFDs

Condition: Serviceable

Accessibility? Under seat in cabin.

ADDITIONAL GEAR:

Life Ring: Type IV cushions.

EPIRB:

Radar Reflector: Fabrication

Overboard pole:

Life Raft:

Spotlight:

Horn/Whistle: Built in 12VDC (not operable)*.

MOB:

Navigational aides: Binoculars, manuals

Windshield wipers: 2 station, helmside operable.

Comments:

Navigation Lights: All visually good.

Adequate: Yes.

Operable: Check further.

Anchor (s): 12 lb. Danforth type with chain & rode.

Adequate size? Yes for everyday use and organized in bow locker.

Miscellaneous safety gear: Boat hook, posted placards, Olin flare kit*, 1st aid kit, manuals.

IS VESSEL OTHERWISE WELL EQUIPPED FOR HER INTENDED PURPOSE?

With radar arch, full helm enclosure (recent upgrade), outriggers, swim platform.

Vessel: 27' TIARA / [REDACTED]

OVERALL CONDITIONS & REMARKS

Is vessel considered a good marine risk? YES NO COMMENTS:

The vessel listed in the pages of this report, a 27' TIARA "2700", was found in good overall structural condition, generally maintained, upgraded as needed but shows her age and could use a cosmetic upgrade.

The vessel subsequently should be considered a good risk for coverage but we refer you to the following to update and improve. Note those marked (*) are considered necessary for insurance coverage.

Value, as listed on page one, reflects overall good condition, upgrades as noted and after researching published materials.

RECOMMENDATIONS

The following are in accordance with The National Fire Protection Associations Booklet #302 and The American Boat & Yacht Council's standards for insurance coverage:

1. *Add cover to batteries to prevent accidental spark.
2. *Fuel shut off valve are frozen and need repair.
3. Prove 2nd windshield wiper and all bilge pumps operable.
4. *Prove or add signal horn and add at least another portable fire extinguisher at helm.
5. Note that interior suffers from use and would benefit from a general cleaning and upgrade.
6. Clean, polish and update all exterior surfaces as needed to improve.

Submitted in good faith and without prejudice,



Edward J. Viola; CMS, NAMS





