

BROADS BOAT SAFETY SCHEME

The national Boat Safety Scheme applies in the Broads to all boats with engines and/or cooking, heating, lighting, refrigeration and other domestic appliances, including open boats propelled by outboard motors with fixed electrical systems such as electric starts. It does not apply to open boats propelled solely by outboard motors and not fitted with any of the above appliances or systems.

A boat owner needs to arrange for independent examination of the boat in order to get a BSS certificate; evidence of a valid certificate must be produced to the Broads Authority when applying to pay a toll. Visiting boats without certificates may be subject to hazardous-boat checks.

BSS examinations include other safety checks, such as fire escape provision, gas lockers, flues for toxic fume spillage and power connections (inc. AC electrical shore-supply leads for potential for electrocution and fire). If a boat fails any of these checks, the owner will be formally notified and advice offered.

Carbon Monoxide (CO). At least one certified carbon monoxide alarm is now required on nearly all boats requiring a BSS certificate. New BSS Requirements for CO alarms apply to boats with accommodation spaces i.e. areas within a boat surrounded by permanent boat structure and where CO gas may accumulate. Boaters need to pay attention to exhaust gases, particularly petrol engine exhaust fumes, if they can smell them in the boat's cabins because they can contain dangerous levels of CO. Although the need for CO

alarms has been introduced to help protect boat owners from sources of the toxic gas from neighbouring boats, the alarms are also expected to prevent death or injury to crew members from their own boat engines or appliances.

CO is a silent killer. Its symptoms can be similar to colds, flu or hangovers; headaches, dizziness, nausea, vomiting, tiredness, confusion, stomach pain and shortness of breath are warning signs of its presence. If CO poisoning is suspected, stop the source, get to the open air and seek medical attention.

- Avoid problems by staying alert to engine fumes – keep them out of the cabin.
- Run portable generators ashore away from the boat, never aboard.
- Don't run a propulsion engine when moored if the exhaust fumes are blowing back inside, even if your batteries are desperate for a charge. Wait until the wind changes for the better or move to a different mooring.
- Be a good neighbour and don't run petrol engines where exhaust fumes could enter a nearby boat cabin.
- If you're smelling and breathing in exhaust fumes, stop the engine and get off the boat.

For more details, see *Ventilation* on page 24.

For further clarification, contact the **Broads Authority or Boat Safety Scheme, 1st Floor North, Station House, 500 Elder Gate, Milton Keynes MK9 1BB Tel: 0333 2021000**

INSURANCE – REQUIREMENT AND ADVICE

INSURANCE REQUIREMENT

There is only one compulsory requirement. The Broads Authority Act 2009 requires owners to hold insurance against third party liability; the minimum cover is £2,000,000. This applies to all boats including visiting craft. The only exception is for unpowered craft with a block area of less than 6m².

Broads boat owner and Managing Director at Alan Boswell Insurance Brokers, Chris Gibbs, offers some expert advice:

INSURANCE ADVICE

In practice the single compulsory requirement is the absolute minimum you should adhere to. However we recommend you also consider the following when arranging your insurance:

- **Comprehensive cover.** Third party cover only protects you for damage you cause to other boats, property or injuries to other people but the difference in cost between third party and fully comprehensive insurance is usually minimal. It really does pay to be covered for the costs of repairing your own boat should the worst happen.
- **Insure at the correct value.** It is often difficult to know where to set the insured value of your boat. The market

value provides a guide but the nature of the history and craftsmanship involved in classic Broads boats means the sum insured often needs to be higher than the market value. Seeking the advice of a specialist broker or insurer when setting the sum is strongly recommended.

- **Surveys and condition reports.** Traditionally most insurers insist on surveys when a boat reaches a certain age. This requirement can be relaxed and replaced by a condition report for classic boats. Again, consult your insurer or broker about the alternatives open to you.
- **Agree your cruising range.** Your insurance premium will be affected by where you intend to use your boat. This can vary from Broads and inland waters for coastal trips up to offshore cover for European trips. Ensure your insurance reflects your plans and define where you plan to boat.
- **Making a claim.** If you are involved in an incident or your boat suffers any damage make contact with your insurer or broker as quickly as possible. Keep notes, including the contact details of any witnesses, and take photographs of any damage. This will help you provide as much supporting detail and evidence as possible.