

Used Boat Checklist

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How to use it: print this out and take it with you when you look at a boat or jet ski. Tick OK or Issue for each item and jot down anything to follow up. If you're not confident checking the engine or hull yourself, consider an independent marine surveyor.

THE BOAT

Make and model	
Year	
Asking price	
Seller's name and phone	
Hull, motor and trailer serial numbers	

BEFORE YOU VISIT

Check	OK	Issue	Notes
Check NZ Police's advice on stolen boats, and that this boat hasn't been reported stolen			
Search the PPSR (ppsr.govt.nz) to make sure no money is owed on the boat, motor or trailer			
Jet ski in Auckland, Northland, Waikato or Bay of Plenty? Check it's registered			
Look up typical prices for the same make, model and year			

HULL AND DECK

Check	OK	Issue	Notes
No cracks, soft spots, blisters or signs of repairs			
Transom solid, with no movement or rot			
Deck and floor solid underfoot			
Fittings, cleats and rails secure			
No water sitting in the bilge			

ENGINE

Check	OK	Issue	Notes
Starts easily from cold			
Runs smoothly at idle and under load			
Service history and engine hours provided			
No oil or fuel leaks, and fuel lines in good condition			
Steering, throttle and gear shift work smoothly			
Propeller (or jet unit) undamaged			

TRAILER			
Check	OK	Issue	Notes
Current registration and WOF			
Tyres in good condition (including the spare)			
Lights working			
Brakes working (if fitted)			
Rollers, winch and strap in good condition			
No serious rust on the frame or axle			

ELECTRICS AND SAFETY GEAR			
Check	OK	Issue	Notes
Battery holds charge			
Navigation lights, bilge pump and electronics working			
Lifejackets for everyone (or budget to buy them)			
Two waterproof ways to call for help (e.g. VHF radio, personal locator beacon)			

SEA TRIAL			
Check	OK	Issue	Notes
Take it out on the water before you buy			
Handles well and gets up on the plane easily			
No unusual noises, vibration or overheating			
Steering responsive at different speeds			

PAPERWORK			
Check	OK	Issue	Notes
Written receipt with the seller's details, price and serial numbers			
Any warranty or service records handed over			
Jet ski registration transferred to you (in the four regions that require it)			
Insurance arranged before you take it home			

Budgeting for it? Remember the running costs: insurance, storage, trailer rego and WOF, fuel, servicing and safety gear. A common rule of thumb is about 10% of the purchase price each year. Thinking of a loan? See instantfinance.co.nz/personal-loans/vehicle-loan/boat-and-jet-ski-finance/ or call 0800 760 000.

This checklist is a general guide only and isn't a substitute for a professional marine survey. Interest rates range from 9.95% to 29.95% p.a. Terms and conditions, and responsible lending criteria apply.