



## LENDING YOUR BOAT TO OTHERS

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It is perfectly acceptable to lend your boat to other people with little formality, as long as there is no money changing hands. If money is changing hands, regardless of how informal the arrangement may be, the boat is being chartered and the [relevant regulations](#) must be adhered to.

If your UK registered pleasure craft is lying outside the UK, then you will need to ensure that any loan of the boat is not considered to be an illegal charter by that country. A letter of authority, indicating that no money is changing hands may help with this. A sample document is provided at the end of this leaflet.

Prior to lending your boat you should ensure that the paperwork is in order. Advice is provided on [boating abroad on the RYA web-site](#) or RYA members can telephone the cruising department to request a copy of the Boating Abroad leaflet. In particular give consideration to:

- a) Your insurance cover – ensure it is sufficient for someone else to use the boat and for their intended cruising area. Some countries have minimum levels of third party cover and a translation of the insurance paperwork is occasionally required. Check with your insurer.
- b) When an EU resident is entering or using a boat within the EU evidence of the VAT paid status of the boat should be carried onboard. This is particularly important if you are lending the boat to someone who may not be aware of the history of the boat, and therefore unable to answer any detailed questions on the subject. The evidence required is detailed for RYA Members [on the RYA web-site](#) or in [HMRC Notice 8 Sailing your pleasure craft to and from the UK](#) section 6.3.
- c) Evidence of RCD compliance.
- d) Although there is no requirement for the skipper of a private pleasure craft (which does not exceed 24m and 80GT) to be able to prove his or her competence whilst cruising within the UK and on the high seas, the skipper may require proof of competence when cruising the territorial waters of another country. In general an International Certificate for Operator of Pleasure Craft (known in the UK as the International Certificate of Competence – ICC) should be sufficient as proof as long as the necessary categories have been validated.
- e) The skipper/crew should ensure that they carry a valid passport with appropriate visas and the passport should be valid for at least six months longer than the planned visit.
- f) A VHF may only be used by or under the supervision of a person holding a VHF Operators Certificate. Therefore, if you have VHF

onboard, it is advisable to check whether your friend is authorised to use it. For a DSC VHF they should hold the Short Range Certificate.

**SUGGESTED WORDING FOR LETTER OF AUTHORITY:**

**LETTER OF AUTHORITY**

I, \_\_\_\_\_ authorise \_\_\_\_\_ to use my boat.  
[Name of owner] [Name of person to be authorised]

Boat name: \_\_\_\_\_

Make and model: \_\_\_\_\_

Registered on the UK Register of Shipping and Seamen:

Part 1 Official number: \_\_\_\_\_ or Part III number : SSR \_\_\_\_\_

The boat may be used:

From: \_\_\_\_\_ Until: \_\_\_\_\_ (inclusive)  
[Date from] [Date until]

In the following countries: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

In the case of any queries I can be contacted at:

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Telephone: +44 \_\_\_\_\_  
[Telephone number in international format +44 and omit 1<sup>st</sup> zero]

Email: \_\_\_\_\_

Signature of owner: \_\_\_\_\_

For more information kindly contact the RYA Legal Team on 0844 5569519 or [legal@rya.org.uk](mailto:legal@rya.org.uk)

**RYA Responsibility Statement:**

**The RYA Legal Team provides generic legal advice for RYA members, affiliated clubs and Recognised Training Centres. The information contained in this Guidance represents the RYA's interpretation of the law as at the date of this edition. The RYA takes all reasonable care to ensure that the information contained in this Guidance is accurate and that any opinions, interpretations and guidance expressed have been carefully considered in the context in which they are expressed. However, before taking any action based on the contents of this Guidance, readers are advised to confirm the up to date position and to take appropriate professional advice specific to their individual circumstances.**

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