



# NATIONAL ASSOCIATION OF BOAT OWNERS

## NEWSLETTER

July 1994

### Editor's comment

NABO has achieved some success recently. BW has changed its policy on licence and mooring fee refunds, in particular dropping the proposed £25 administration charge, following pressure from NABO. The 72 hour mooring restrictions on the southern Oxford canal have also been relaxed.

This latter issue seems to have sparked some lively discussion, which is great. Keep sending the letters! I have included another thought-provoking epistle in this newsletter, and await your reactions!

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# NEWS

## View form the Council meeting held on 18th June, 1994

Your intrepid reporter Moley having successfully infiltrated the Council meeting again reports:

We have had no reply from Brian Dice on Waterway Standards and are to invoke the appeal procedure to the Ombudsman. This will take some careful drafting by a sub-committee.

There seems to be trend among BW managers of proliferating meetings so we cannot cover them all. There are two in 9 days on major national issues which should be dealt with together covering stoppages and dredging. If anyone else notices this trend please let Council know.

Melanie Darlington was appointed acting Treasurer until Chris Barnacle's position can be clarified, however she will not be allowed to sign cheques, so you should not get Jon's next dispatch from the Bahamas!

Current membership of NABO is 1266. We need more! Please tell everyone about us. The Nottingham Boat Show was a good source of new members but there were problems over

manning the stand. There is a proper briefing pack for volunteers who would like to help. Your help will be needed for Waltham Abbey at the end of August as Council members cannot cover the whole time.

Success has been achieved over moorings on the Southern Oxford! Well, partly so, but we are still working on it. The restriction over the last 8 miles above the electric bridge to 72 hours without charge has been altered to 14 days with the last mile and a half only still 3 days. We are pressing for a mix of restrictions in accordance with BW's undertakings and their Leisure & Tourism Strategy.

Talking of which BW have just published it. You can get a copy from Watford. More importantly, BW have published "The Boater's Guide to British Waterways" which has lots of useful things in it like how wide and deep each canal is supposed to be (not really correct as they don't correspond to the depths in the Frankel Report which set them out after the 1968 Transport Act which governs BW's activities). BW are not publicising this book,

# NEWS

## Council meeting (cont)

surprise, surprise, but you can get a copy from Chris Port at Watford.

Council considered a paper on major issues for the future and decided they needed to concentrate on dredging, boat widths (after the redesignation of the Grand Union above Berkhamstead as a narrow canal), moorings and visitor moorings in particular, cycling policy where confusion abounds

and to keep an eye on the proposed legislation for the new Environmental Agency which may affect BW's obligations under the 1968 Transport Act.

BW have redrafted their refunds policy after pressure from NABO and have produced a new one which appears more satisfactory. More news of this on page 7.

More next time, meanwhile Moley is moving his hill.

## Fibre optics in the towpath: Colin Pailin reports

It was announced at a Midland Regional User Group meeting on 30th June that fibre optic cables are to be laid in the Grand Union canal towpath - all the way from Birmingham to London. A new company, partly owned by BW, partly by GEC Plessey, is being set up to manage this. They will be laid this winter, using 30 gangs to complete the job. The cables will be in ducting 800mm below the surface (get out your long mooring stakes!), and the contractors have promised to reinstate the towpath to its original condition.

## BW's Leisure and Tourism Strategy

BW have finally published their Leisure & Tourism Strategy which seems to have been in the making since NABO has been in existence. It is a policy document which outlines the Board's approach to boaters and other users. It is essentially a framework for more detailed policy and as such is interesting reading for users.

The Strategy can be obtained free of charge from the Customer Services Department, British Waterways, Willow Grange, Church Road, Watford WD1 3QA.

# NEWS

## Progress on Hockley Port by Penny Barber

I had hoped that I would now be in a position to write something positive about BW's largest residential mooring. After a shaky start, BW consulted fully with moorers, valuable concessions were agreed, and the project was ticking along smoothly if slowly.

On 11th June I received a 5 page Lease agreement which was to be signed and returned by 20th June along with a standing order. This was not enough time to consider a binding legal agreement properly. At first sight there were at least three fundamental errors that were matters which has been agreed at national level between BW and RBOA.

I had a meeting with the local project officer on 20th June and a number of matters have either been resolved or she has agreed to allow more time for negotiation. She pointed out that the covering letter did ask boaters to check details and raise queries. She stated that all boaters were very welcome to negotiate individually, and that BW would vary terms.

So, if you ARE given any sort

of agreement by BW, don't just accept it however formal it looks and don't assume that they have stuck to previously agreed terms - check if you can.

The aspect of all this that particularly invokes my wrath is that if I hadn't happened to still be on site, no-one would have known that prior agreements had been broken. If anyone involved in site development thinks they might find help and inspiration in the Hockley Port dossier, please don't hesitate to contact me.

### **Waterway Appeals and Complaints Procedures**

Penny Barber is researching into waterway appeals and complaints procedures. If you have any knowledge or direct experience of these, please could you send her brief details.

Information on Waterway Authorities other than BW would be particularly welcome.

## REPORTS

### Survey of insurance companies by Neil Hutchinson

The results of the latest survey of insurance companies are summarised in the table below. The questions asked were:

*Q1. What is the cost per £1000 of comprehensive insurance for a boat on the inland waterways?*

*Q2. Are you able to provide Third Party insurance for a boat on the inland waterways?*

*Q3. Do you require a survey, Certificate of Safety or any other documentation in order to issue an insurance policy for a boat on the inland waterways?*

*Q4. In what ways do you calculate your 'No claims bonuses' and how are these applied to your policies (i.e. ?% per year after ? years up to a ?% maximum NCD) and is the NCD transferable?*

*Q5. Are there any advantages to the boater of either:*

- a. where the boat is kept? or*
- b. membership of a boating club or organisation?*

*Q6. Do you make any other charges over and above the Insurance Premium which the boat owner is unable to avoid?*

*Q7. Would your company be interested in offering a discount on premiums, over and above any other discounts, to members of NABO.*

Insurance Companies and Brokers who responded:

**Housemans Insurance Consultants Ltd.** Chamberlain House, 41 West Street, Marlow, Bucks SL72LS. Tel (0628) 890888.

**Michael Stimpson & Associates, 6** Norfolk Road, Rickmansworth, Herts WD3 1QE. Tel (0923) 770425-255.

**Collidge and Partners, 15-16** Hawley Square, Margate, Kent CT9 1PF. Tel (0843) 295925.

**St Margarets Insurances Ltd, 153-155** High Street, Penge, London SE20 7DL. Tel 081-778 6161.

**Toughs (Insurance) Ltd, 263** Chiswick High Road, London W4 4PU. Tel 081-995 8011.

**Newton Crum Insurance Agents Ltd, Droxford House, Charles Road, St Leonards-on-Sea, Sussex TN38 0JU. Tel (0424) 718800.**

**Eagle Star (Navigators & General Insurance Co Ltd), P.O. Box 848, Brighton BN1 3UX. Tel (0273) 329866.**

**Haven Knox-Johnson, 134-138** Borough High Street, London SE1 1LB. Tel 071-378 0010.

# REPORTS

## Survey of insurance companies (continued)

|                    | Q1                              | Q2                                  | Q3                                 | Q4                                   | Q5                                  | Q6                    | Q7                           |
|--------------------|---------------------------------|-------------------------------------|------------------------------------|--------------------------------------|-------------------------------------|-----------------------|------------------------------|
| Housemans          | £5, but min premium £100        | Yes, but min premium £100           | Surveys >20 yrs, maybe 15 yrs      | 20-25% after 4-5 yrs. Can transfer   | Special policy for craft in marinas | Policy charge £3      | Would negotiate              |
| Stimpson           | £6.50 - £12 depends on boat     | Special policy. High excess         | Survey or CofC over 15 yrs old     | 5% per yr. Nb policy up to 40%       | No                                  | Policy fee £3         | Subject to negotiation       |
| Collidge           | £5.50 - £7, less than 20 yr old | Yes                                 | Steel >20 yrs, GRP >15 yrs         | 5% per yr up to 25%. Can transfer    | Clubs etc about 5% disc.            | No extra charge       | Intro NCD possible           |
| St Margarets       | £7 - £10 depends on value       | Yes, but min premium £68            | Survey if over 20 years old        | 5% per yr, 4th yr 25%. Can transfer  | May be subject to "black spots"     | £3 for docs           | No further discount possible |
| Toughs             | £7                              | Yes                                 | Survey or CofC 15 yrs or older     | 10-25% over 4 yrs. Can transfer      | 10% discount for marinas            | Document charge £1    | Subject to negotiation       |
| Newton Crum        | £4.50 on policies of £10000+    | Yes                                 | Not usually if under 15 yrs old    | No NCD, but other policies available | Craft in marinas up to 30% disc     | No extra charge       | Would negotiate              |
| Eagle Star         | £6.50 at value of £25000        | Yes, but not good value             | Surveys over 20 yrs old            | 5-20% over 5 yrs. Can transfer       | Location may affect terms           | No                    | Subject to negotiation       |
| Haven Knox-Johnson | £6 - £7.50, based on £20        | "Liability" only, subject to survey | Surveys after 15-20 yrs. Petrol 10 | 5% per yr up to 20%. Can transfer    | Reduced premium for marinas         | Certificate charge £3 | Would negotiate              |

# REPORTS

## Survey of insurance companies (continued)

### Conclusions:

Most companies have expressed an interest in providing NABO members with a discount. However, this would be subject to negotiation with Council, and we are not, at this stage, prepared to recommend our members to a single Insurance Company.

NABO members are recommended to shop around using the survey as an informed basis for their investigations.

Some anomalies:

- It is possible to pay the same

premium for boats with different valuations (see minimum premiums).

- It is possible to pay a lower premium with no NCD than with 25% NCD.

- There are some variations in the excess payment required by some policies.

- It has been suggested that it might be cheaper to insure contents with a separate policy.

- Could your boat club/marina moorings qualify for a substantial discount?

## BW Licence refunds

Following complaints from NABO regarding proposed licence and mooring permit refunds, BW have now issued a revised version which is outlined below.

### All Licences except Houseboats and Hireboats

Refund percentages are :

|                          | Annual | 6 Month | 3 Month |
|--------------------------|--------|---------|---------|
| Refund before start date | 100%   | 100%    | 100%    |
| Refund after 1 month     | 80%    | 77%     | 67%     |
| Refund after 2 months    | 60%    | 53%     | 34%     |
| Refund after 3 months    | 40%    | 30%     | 0%      |
| Refund after 4 months    | 32%    | 6%      |         |
| Refund after 5 months    | 24%    | 0%      |         |
| Refund after 6 months    | 15%    |         |         |
| Refund after 7 months    | 0%     |         |         |

# REPORTS

## BW Licence refunds (continued)

There is no refund on licences of less than 3 months or for less than £5. Refunds will be calculated for whole months only from the 1st of the month following the return of the Licence disc. Refunds will only be given for craft which have left or been removed from BW waterways. Refunds associated with craft sales will only be given when the craft has been relicenced by another person - it is mostly beneficial to sell the licence to the new owner and inform BW of the change.

### Houseboat licences

Refunds will be given "pro rata", i.e. one-twelfth per unexpired whole month. Conditions as above also apply.

### Hireboat Licences

Basically, no refunds, but credits can sometimes be given.

### BW Mooring Permits

BW will give a refund on mooring permits when a sufficient period of notice is given to allow time to re-let the mooring.

Refunds will be "pro rata", i.e. one twelfth per unexpired whole month of an annual permit.

Minimum notice of one calendar month must be given in writing to the local Waterway Manager. Refunds will be calculated for whole months only from the 1st of the month following the expiry of the notice period and the return of the mooring permit. No refunds under £5. The craft must vacate the mooring site before the end of the notice period.

### Administration charge

All refunds calculated in accordance with the new refund policy will be processed free of charge.

### Effective date

The new policy will be effective for all licences, river registrations and mooring permits which start on or after 1st August 1994.

NABO would be interested in your views on this new policy. Our response to the Board will have to be made later this month, so if you have any comments, please send them as soon as possible to Jon Darlington at the address on the back page.



## **NABO BUSINESS**

### **The Council's response to those who are concerned about NABO's position on Houseboats**

The only qualification for joining NABO is that you own a boat capable of navigation on the Inland Waterways. NABO makes no other stipulation about your craft or your use of the waterways.

NABO does not support anyone who does not pay a licence/registration fee, or mooring fee where this is appropriate. NABO does not support houseboaters who are mooring illegally.

NABO is a pressure group, and as such we campaign for the concerns and rights of our members as they are presented to us and as we perceive them. It is our concern to see boaters' rights protected whoever they are and whatever background they come from. If we appear to concentrate on certain issues more than others it is because there are more problems in those areas.

The NABO Council is not made up of houseboaters. Two members of Council live on boats; 2 are retired professionals with houses who are permanently

cruising, and the rest of us live in houses and use our boats when we can. We are, if anything, rather middle class with a particular surfeit of accountants (in this last respect reflecting society as a whole!).

The difficulties surrounding residential boats have received particular attention out of necessity. The situation is nowhere near as straightforward as it might first appear. Firstly, people have been living on boats on the canal system long before planning laws were introduced or BW was ever thought of. Until recently, BW have been relatively unconcerned, and have made no attempt to make provision for people living on boats (with the exception of allowing some 170 or so licensed houseboats). They have allowed the build up of residential boats which in recent years in some localities has caused a problem. To solve this 'problem' they introduced the Moratorium in 1991, and then stated that all unauthorised houseboats would be removed. As a result, there are many people who feel (and are being)

## **NABO BUSINESS**

### **NABO's position on Houseboats (continued)**

threatened, people who often are not in problem localities, who are not a problem themselves, and who pay their way and are quite happy to do so.

This situation is clearly unsatisfactory for boaters and BW alike, which is why we are supporting negotiations spearheaded by the RBOA to produce a code of practice for both BW and residential boaters to follow which we hope will make sensible provisions for responsible residential boaters whether they have houseboats or not.

NABO's petition against the BW Bill covered ANY aspect of the Bill which affected our members and seemed to us to be

unreasonable. As such it included opposition to some of the matters affecting properly licensed houseboats.

Constructive criticism from members is always welcome. But with such a large membership, it is likely that at any one time, our focus of interest does not tally with that of each and every individual. We pride ourselves as an organisation on being a "broad church" for a wide range of boaters who recognise that as far as boating goes we have much in common. We have to work together to improve the waterways for all of us. When you do identify a problem that we are not tackling, let us know; we will be there for you.

### **Call for help at Waltham Abbey in August**

If you can spare just 2 hours to help on the NABO stand at the IWA rally at Waltham Abbey over the August Bank Holiday weekend (August 27, 28, 29), please contact either Penny Barber or Pete Sterry.

You won't be lumbered with anything that you don't want to do

and will be fully briefed on the things you do fancy.

Council members attending the rally without their boats would also appreciate any offers of food, water and stabling - again please contact Penny (who is particularly looking for a bed!).

Thank you

## **NABO BUSINESS**

### **Call for a Recruitment Officer for NABO**

We are now a rapidly growing waterways organisation, respected nationally for our ability, knowledge and representational authority.

NABO Council is looking for a member who is prepared to work for us all as a Recruitment Officer, to increase our numbers even more. Ideally, this person should have an outward personality and good communication skills, be committed to NABO, and have a telephone and access to a fax machine.

The post is not paid (none of

the NABO Council receive any payment), but out of pocket expenses will be reimbursed.

The Recruitment Officer should be prepared to attend rallies and shows, and to talk to members of other clubs and organisations. Practical help and support will be given by other Council members.

Are you prepared to work for NABO?

If so, please write to Colin Paillin (address on back page). Please include a little information about yourself and why you would like to do the job!

## **LETTERS**

### **In support of Mr Wyles - and a thought for bike riders!**

I was very pleased to read Mr Wyles letter in the May edition of your Newsletter as I totally agree with his comments regarding mooring and Houseboaters, I was beginning to think I was on my own.

I also appear to be out of step with many regarding "end of garden moorings", the property

owner owns up to the edge of the canal, not the canal itself. I think it quite right that BWB should make a charge for long term mooring on their property, after all I have to pay to moor in a Marina.

In common with many other boat owners I left the IWA and joined NABO as I realised that

## LETTERS

### In support of Mr Wyles (continued)

the IWA was not as pro boating as I originally believed, trying to represent all waterways interests - some of which are in direct conflict - is in my view impossible. I feel that NABO officers do an excellent job in representing our interests and appreciate that in any Association there are bound to be different points of view.

Incidentally I am really looking forward to the start of the angling season for a change, the vast increase that we have seen over the closed season of mountain bikers on the towpath should lead to some very interesting encounters especially when the path is obstructed for miles by a match.

Bob Cull, Solihull

### A trail boat owner writes on charges and licences

Like V K Wyles (May Newsletter) I cannot see why NABO should object to paying charges for mooring in excess of 48 hours. Personally, I would prefer no long-term mooring at

popular sites, such as Llangollen and the top of Hatton locks. It can be annoying for those searching for overnight moorings to find many of the best sites blocked by obviously uninhabited long-term moored boats. If charges will change this, then let's have them!

We cruised the Warwickshire Avon 2 years ago, we did not notice any real difference in provisions for boaters between the Upper and Lower Avon. But it is expensive having to pay several different licence fees and must deter boaters from using the river. As a trail boat owner with a Thames licence, I spend a great deal on short-term licences on other waterways. I think NABO should campaign for reciprocal arrangements between navigable waterways, perhaps leading eventually to one licence for all, at least for those who want it.

Another problem for trail boat users is to find usable slipways on the canals (rivers tend to be better). I would like NABO to press BW to encourage the provision of more slipways available for daily use, with long-term car parking nearby. Of course, I expect to pay!

Luce Green, Reading

## LETTERS

### Objections to short-term mooring charges

I am amazed at the letter from V K Wyles in the last issue of the Boater. Congratulations to you for publishing it, I am quite certain it is always essential to try to see the other person's point of view. I have to say though, that I find the views expressed in the letter extraordinarily selfish. It would appear that the writer has more time for boating than most of us! Or maybe he never travels far from his home base? In common with a sadly declining proportion of the community, I have a full time job which keeps me very busy and the only way I am able to get to far distant places on the system is to "Week-end" the boat.

The writer suggests that I should not object to paying for the short term mooring required to make this possible but I assure you that I DO. I pay BW over £1000 for my permanent mooring and I don't get a lot for that. Does your writer really want the situation on the River Thames, where practically every mooring, even overnight, costs some pounds, to spread to the canal system? I assure you that the 'Pay to moor' idea is the thin end

of a very large wedge and I, and many like me, thankfully including many active members of NABO, will fight any spread of the dangerous 'cancer' 'tooth and nail'.

David Daines, Hampton

### More objections to short-term mooring charges

I am writing to reply to V K Wyles letter in the May Newsletter.

I am a bona fide cruising boater. I try to visit as much of the waterways as I can, and have been to Gloucester, Manchester and Lincoln. I have limited holidays available, and would not have been able to visit these places if I had been unable to weekend part of the way there.

Rallies rely on large numbers of visiting boats, many from far away. The recent campaigning rally at Pelsall attracted around 200 boats from all over the system. Five boats from my area got there over four successive weekends.

BW's 48 and 72 hour mooring restrictions, backed up by charges, will certainly deter

## LETTERS

### Short term mooring charges (continued)

people from exploring canals and attending events outside their own areas. This is not just my view - certain IWA officers are worried about the impact of these charges on their rallies.

BW's official policy, which they adopted at NABO's request, is that where moorings have to be restricted because of congestion, a mix of moorings of different durations, up to fourteen days, should be provided. This

would accommodate the needs of different boats. Some waterways managers are disregarding their Head Office policy and in their eagerness to plaster every available mooring site with 48 hour notices, are putting them in places with no mooring problems. The only reason for doing so would appear to be to extract yet more money from the boater.

Peter Lea, Berkhamsted

### Communication, Co-operation and Regulation

After some months of vacillation on the subject, I signed on for membership of NABO at the Nottingham Boat Show. I did so for one reason and one reason only.

My overriding concern is for a lack of Communication between the various groups who have every right to use the waterways. From Communication will come Collaboration, Co-operation, and therefore a lack of need for Regulation. The groups can be identified as Boaters, Anglers, Canoeists, Ornithologists,

Cyclists, Walkers and people who belong to none of these groups, but who simply enjoy the peace and tranquillity of the waterways environment. My view is that there exists plenty of room for all of us, as long as we all make room for each other and try to understand each other's point of view.

I have in my possession a number of booklets which claim to offer definitive advice to the different groups, each issued by an authoritative organisation. Some of them claim to be books

# LETTERS

## Communication, Co-operation and Regulation (cont)

of 'rules'. All of them list the associations which collaborated in drawing up those 'rules'. Quite often, the same organisations occur in several lists, even though the different booklets sometimes contradict each other. I know that NABO has existed for a comparatively short time, but its name occurs in none of the lists.

In discussion with fellow-boaters, and with that most vociferous group, the anglers, I have noticed an increase in the tension between boaters and anglers. Anglers seem to be becoming more aggressive in their attitude to boaters, both in conversation (on entering a pub bar: "Hello polluter" - but I've the cleanest exhaust on the waterways!) and in behaviour (refusing to move from a BW landing stage because "we've paid for it"). I may be paranoid, but, are the anglers getting their anti-boaters act together?

Of even greater concern to me is the silence of our law-makers. Personally, I love the lack of regulation on the waterways - it's one of my reasons for continuing to meet all the costs - but, on checking with various officers and

local politicians, I learn that a whole ream of regulation is about to deluge on all user-groups, said ream emanating from... guess where? BRUSSELS! Rumour has it that we are about to be whipped into line by the EU with places like Holland, where I've had a boat (lived there for 9 years) and the rules are restrictive in the extreme.

What I'm suggesting is that NABO sets the pace by, first, listening to the anglers' point of view, working out ways in which both groups can help each other, privately sorting the oafs in our own ranks. Next, do the same with other groups. Then join or form an association of user-groups, whose secondary function (after listening to each other) would be to RESIST and CAMPAIGN AGAINST governmental and pettyfogging regulation.

I'm talking about peace...

... and preserving that precious tranquillity.

Rod West, Newbury

# **NABO REPRESENTATIVES**

## **Council members contact addresses**

Penny Barber

Christopher Barnacle  
(E Anglian & Broads Rep)

Phil Bland

Jon Darlington  
(Chairman)

Melanie Darlington  
(Treasurer)

Roger Hancock  
(Secretary)

Neil Hutchinson  
(Navigation Officer/NW Rep)

Peter Lea  
(Vice Chairman/SE Rep)

Colin Paillin  
(Midlands Rep)

Stephen Peters  
(River Users Co-ordinator)

Christine Potter  
(Membership Secretary)

Peter Sterry  
(NERep/Publicity)

Nikki Timbrell  
(Boater/N'letter Editor)

Harry Winter  
(Engineering Officer)