APPRAISEITNOW

# Estate Vehicles and Boats: Documenting Mileage, HIN, Engine Hours and Photographs for a Date-of-Death Appraisal

AppraiseItNow Inc.

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Educational material, not an appraisal.

## Who this guide on estate vehicles and boats is for

This field guide is published by AppraiseItNow Inc. in its 2026 edition. It is written for two readers:

- The executor or personal representative who has to account for a decedent's cars, trucks, motorcycles, trailers, boats and similar property.
- The estate attorney who advises that executor and needs the appraisal file to hold up later.

The guide covers one narrow task. It explains what an appraiser needs in order to value a vehicle or a boat as of a past date, the date of death, when the appraiser is often working weeks or months after that date. It also explains why each item matters.

AppraiseItNow is a tech-enabled appraisal company headquartered in New York City that prepares USPAP-compliant appraisals of personal property, fine art, machinery and equipment, vehicles, boats, inventory and closely held businesses for clients in all 50 states, remotely and in person. AppraiseItNow does not appraise real estate. A house, a dock that is part of the land, or a boat slip that is owned as real property sits outside this guide. The boat, its engines, its trailer and its removable equipment are inside it.

Vehicles and boats appear regularly in AppraiseItNow's work. By asset class, the same 1,226 appraisals included 377 vehicles, 323 general personal property, 174 machinery and equipment, 54 boats, 45 business inventory, 40 fine art and 39 business valuations. That count refers to the 1,226 appraisals AppraiseItNow opened between November 8, 2025 and November 8, 2026. Of the 1,226 appraisals AppraiseItNow opened between November 8, 2025 and November 8, 2026, 521 were for charitable donations, 175 for insurance (102 claims and 73 coverage), 144 for estates (61 probate, 46 estate tax and 37 estate settlement), 50 for divorce and 15 for Roth IRA conversions.

### Terms used in this guide

The guide uses these everyday terms with the following meanings:

- **VIN (vehicle identification number):** the 17-character code assigned to a car, truck or motorcycle. It appears on the title, the registration, the insurance card, a plate visible through the windshield and a label on the driver's door jamb.
- **HIN (hull identification number):** the code assigned to a boat hull. It is usually molded or stamped into the upper starboard corner of the transom, the flat back of the boat, and it also appears on the boat's title or registration papers.
- **Odometer reading or mileage:** the total distance shown on a vehicle's instrument cluster.
- **Engine hours:** the running time recorded on an hour meter, either a separate gauge or a page in a digital display. On a boat, engine hours serve the same purpose that mileage serves

on a car.

- **Helm:** the steering station of a boat, with the wheel, throttle and gauges.
- **Effective date:** the date the value applies to. For an estate, that is the date of death.
- **Report date:** the date the appraisal report is written and signed.

## Date-of-death valuation rules that apply to estate vehicles and boats

This section sets out only the rules that bear on valuing a decedent's vehicles and boats. Where a question would need a rule that is not stated here, the guide describes a practical step and leaves the legal answer to the estate's attorney or tax adviser.

### The valuation date is the date of death

The regulation defining the gross estate supplies the baseline (Treas. Reg. § 20.2031-1). Estate assets are valued at fair market value on the date of death.

For a vehicle or a boat, the rule has a practical consequence. The appraiser is asked what the asset was worth on one specific past day, in the condition it was in on that day, with the mileage or hours it had on that day. Anything that happened to the asset afterward is a problem to be documented, not part of the value. That includes miles a family member put on the car, a winter spent outside under a torn cover, a dead battery or a fresh coat of bottom paint.

AppraiseItNow sets the effective date by purpose: for insurance coverage and personal use, the report date; for estate and probate, the date of death; for a donation, the contribution date, or the report date for a future gift signed no more than 60 days before it; for a gift, the date of the gift; for an insurance claim, the date of loss; for a divorce, the date counsel sets; for an IRA conversion, the conversion date.

### Effective date and report date are different dates

The professional standard draws the distinction explicitly (USPAP, 2024 edition). An appraisal's effective date is the date the value applies to. It can be current, past (a date of death or donation) or future, and the report states both the effective date and the report date.

A date-of-death report on a boat might be signed in late summer for a death that occurred the previous winter. Both dates appear in the report. The reader should never have to guess which one the number belongs to.

### The alternate valuation date

For estates that file an estate tax return, a second possible date exists (Treas. Reg. § 20.2032-1). The executor may instead elect the date six months after death, only if that lowers both the gross estate and the estate and generation-skipping transfer tax. The election covers every asset, and anything sold or distributed in those six months is valued on the day it was sold or distributed.

The election covers every asset, so the executor cannot pick the alternate date for the boat alone. Vehicles and boats may also be sold or handed to heirs early, so the second sentence of the rule matters. If the decedent's pickup was sold to a neighbor in month three, the date of that sale is a valuation date in its own right if the election is made. Keep the bill of sale, the buyer's payment record and the odometer reading on the day of sale.

Whether the election is available or wise is a decision for the executor and the estate's tax adviser. The appraiser only needs to know whether it may be elected, so the right dates can be covered.

### The filing deadline

The return deadline frames the schedule for everything else (Treas. Reg. §§ 20.6075-1 and 20.6081-1). Form 706 is due nine months after the date of death. An automatic six-month extension is available to file, not to pay.

Photographs and records for vehicles and boats are easiest to gather early, before assets are moved, sold or used. The deadline is a reason to start the documentation soon after the executor has authority over the property.

### Household and personal effects of marked value

The regulation on household and personal effects contains a specific appraisal requirement (Treas. Reg. § 20.2031-6). When household and personal effects include articles of marked artistic or intrinsic value, such as jewelry, art, antiques, silver and rugs, worth more than $3,000 in total, a sworn expert appraisal is filed with the return, together with the executor's sworn statement about the list and the appraiser.

This guide does not decide whether any particular vehicle or boat is an article of marked artistic or intrinsic value, or how the total is measured. A restored classic car or a wooden runabout built by a noted yard may raise the question. The estate's tax adviser makes that determination. The appraiser's role is to produce a report that documents each asset fully enough to support whatever the adviser concludes.

### What the professional standard says about inspection and assumptions

The professional standard governs how the appraiser decides what to look at (USPAP, 2024 edition). USPAP does not require an in-person inspection in every assignment. The appraiser decides the scope of work, including how much inspection credible results need, and the report

describes that scope.

The standard also addresses facts the appraiser cannot confirm (USPAP, 2024 edition). An appraiser may assume an uncertain fact is true (an extraordinary assumption) only when it's needed for credible results, there's a reasonable basis for it and the analysis stays credible, and the report must say so clearly.

For estate vehicles and boats, the extraordinary assumption usually concerns condition or usage on the date of death. Suppose the photographs are taken four months after death. The appraiser may assume that the condition shown is substantially the same as the condition on the date of death, but only if there is a reasonable basis for that assumption. The documentation in the next section is what provides that basis.

AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice.

## Step by step: documenting a decedent's vehicle or boat for a date-of-death appraisal

Most of AppraiseItNow's appraisals are done without a visit. Of the 1,226 appraisals AppraiseItNow opened between November 8, 2025 and November 8, 2026, 1,137 were done from photographs and documents and 27 in person; the method was not recorded for the other 62. Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person.

When the appraisal is done from photographs and documents, the executor's file is the appraiser's eyes. The steps below are ordered so that the most perishable evidence is captured first.

### Step 1: Fix the identifying facts of the estate

For an estate file, AppraiseItNow requires the decedent's legal name and the date of death and, for estate tax, whether the alternate valuation date may be elected. Photos that show every room, closet and shelf can replace an item list; the appraiser counts and groups from the photos.

For vehicles and boats, the second sentence is useful mainly for the contents of a garage, a boathouse or a storage unit: tools, safety gear, fishing equipment, spare props. The vehicles and boats themselves are each documented individually, as the next steps describe.

### Step 2: Secure the asset and stop the clock

Before anything else, note who has the keys and where the asset is. Then:

- If the vehicle is being driven by a family member, write down the odometer reading on the day you learn of the use. Ask whether anyone recorded the reading closer to the date of death.

- If the boat is in the water, note whether it was in the water on the date of death and whether it has been run since.
- Do not clean, detail, repair or winterize the asset in a way that changes its apparent condition before the photographs are taken. If maintenance cannot wait, photograph first and keep the invoice.

The aim is simple. Every change between the date of death and the photo date should be either avoided or written down.

### Step 3: Find the date-of-death evidence that already exists

Records often show mileage and hours close to the date of death without anyone having to estimate. Look for:

- The most recent service or oil-change invoice, which usually records mileage.
- State inspection or emissions records, where the decedent's state uses them, which often show an odometer reading.
- Insurance renewal paperwork, which may list mileage.
- For boats, the most recent haul-out, commissioning or engine service invoice, which typically records engine hours.
- A marina or storage facility's records showing when the boat was hauled or launched.
- Photographs on the decedent's or family's phones, which carry dates and sometimes show the dashboard or the boat.

Gather these into one folder for each asset. The appraiser uses them to bridge the gap between the date of death and the photo date.

### Step 4: Photograph the vehicle

AppraiseItNow's photo requirements by asset type: for vehicles, the outside and inside, plus the mileage for anything motorized; for boats, the outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours; for machinery, a few photos of each machine, the hours and whether it runs; for fine art, the front, back, signature and frame; for household items, one clear photo per item or group.

For a car, truck or motorcycle, those requirements translate into a practical shot list:

- **Outside:** all four sides and all four corners in daylight, with the whole vehicle in frame. Add close-ups of any dents, rust, cracked glass or curb-damaged wheels.
- **Inside:** the front seats, the rear seats, the dashboard and the cargo area or truck bed. Photograph tears, stains and missing trim.
- **Mileage:** the odometer with the ignition on so the number is lit and legible. If the vehicle will not power up, say so and photograph the dead cluster anyway.

- **VIN:** the windshield plate or door-jamb label. Also photograph the VIN on the title so the two can be matched.
- **Tires:** one tread photo is useful where tires are visibly worn or mismatched.
- **Under the hood:** helpful for older or collectible vehicles, and for any vehicle with a known mechanical problem.

A trailer with no engine has no mileage to record. Photograph its outside, its tires, its coupler and any plate or label showing its identifying number.

### Step 5: Photograph the boat

Boats need more steps because more of their value sits out of sight under covers and hatches:

- **Outside with the cover off:** both sides, the bow, the stern and the deck. A boat photographed under its cover cannot be assessed for gelcoat, upholstery or deck condition.
- **Helm:** the wheel, gauges, electronics and switch panel, with the electronics' make and model labels legible if possible.
- **Engine:** the outboard or outboards from the side and rear, the engine cowling or the engine compartment for inboards, and any outdrive or lower unit. Photograph the engine's own identification label, which shows its make, model and serial number.
- **Inside:** the cockpit, the cabin if there is one, the berths, the head and the galley.
- **HIN:** the transom marking, legible, with a close-up and a wider shot that shows where on the hull it is.
- **Engine hours:** the hour meter or digital display for each engine. Twin-engine boats need a reading for each engine.
- **Trailer:** if the boat sits on a trailer, photograph the trailer as its own asset, including its identifying number.

### Step 6: Assemble the paperwork

On an in-person appraisal, the appraiser identifies and photographs everything at the visit; the client still provides the address and the paperwork they hold, such as titles, receipts, certificates and records. The same paperwork matters on a remote appraisal. For each vehicle or boat, gather:

- The title or registration, showing the owner's name and the VIN or HIN.
- Any loan or lien paperwork the executor has found. The appraiser values the asset; how a lien affects the estate's accounting is a question for counsel.
- Service, repair and upgrade records.
- Purchase documents, including the original window sticker or build sheet for a vehicle, or the dealer's invoice for a boat, where these exist.
- Any record of accidents, insurance claims or storm damage.

- Records of sale or distribution after death: bill of sale, buyer, price paid and date.

### Step 7: Write a short date-of-death statement for each asset

As practical advice, write a short statement for each asset while the facts are fresh. It should cover:

- Where the asset was on the date of death.
- Whether it was running and in use at that time.
- Any known damage or mechanical problems at that time.
- Any use, repair, damage or change since then.
- The date the photographs were taken.

The appraiser reads this statement alongside the records from Step 3. Together they support or limit any extraordinary assumption the report has to make about condition on the date of death.

### Step 8: Send the file and answer the follow-up

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. Follow-up requests still occur, and estate files are where they are most frequent. 33% of estate files (probate, estate tax and estate settlement) went through a request for missing details, the highest rate of any purpose in AppraiseItNow's records between October 27, 2025 and September 23, 2026. Across all purposes, of 867 appraisals AppraiseItNow reviewed between October 27, 2025 and September 23, 2026, 31% needed something more from the client and 24.6% went through a formal request for missing details.

The figures that follow cover all requests for missing details, not vehicles and boats specifically. In 162 requests for missing details that AppraiseItNow sent between August 2025 and September 2026, the median first reply from the client came in 0.1 days; 55% were resolved within a day and 89% within a week. Identifiers such as a VIN or serial number took a median 0.6 days to arrive, receipts 0.7 days, donation documents 1.7 days and photos 2.0 to 3.7 days.

As general practical reasoning, not a finding from those figures: a photograph of a vehicle or boat may require someone to return to the asset, and for a boat that can mean uncovering it or powering it up. Capturing the full shot list on the first visit avoids that return trip.

## Special situations with estate vehicles and boats

### The vehicle was driven after the date of death

This situation is common: a surviving spouse or adult child keeps using the decedent's car. The appraisal still values the car at the mileage and condition of the date of death.

Hypothetical: a decedent dies owning a mid-size sedan. A service invoice dated five weeks before death shows a mileage reading. The executor photographs the car four months after death, and the odometer then shows about 3,000 more miles. The executor's date-of-death statement explains that a family member commuted in the car after the death and that no accidents or repairs occurred. In this hypothetical, the appraiser has a recorded reading close to the date of death and an explanation of the added miles. The appraiser can then decide what mileage to use and describe in the report any extraordinary assumption that underlies it. Without the service invoice, the report would have to rely more heavily on the family's account, and it would say so.

### The boat has been sitting since the date of death

Boats deteriorate faster than cars when neglected. Batteries die, rainwater collects, upholstery mildews, and engines left unwinterized in cold climates can be damaged.

Hypothetical: a decedent dies in early autumn owning a 21-foot center-console boat on a trailer. No one winterizes the engine. The executor photographs the boat the following spring and finds a cracked component the marina attributes to freezing. In this hypothetical, the damage happened after the date of death. The executor's statement, the marina's note and any photographs from before the freeze are what let the appraiser describe the boat as it was on the date of death. The report sets out the basis for treating the freeze damage as post-death.

### The asset was sold or distributed soon after death

When an estate tax return is filed and the alternate valuation date may be elected, a sale or distribution within six months creates its own valuation date under the rule quoted earlier. Tell the appraiser:

- The date of sale or distribution.
- The buyer or recipient, described by relationship (for example, "a neighbor" or "the decedent's niece").
- The price paid, if any.
- The mileage or engine hours on that date, if recorded.

If the asset is gone before anyone photographs it, the file relies on whatever exists: listing photos, the buyer's photos, older family photos, and records showing mileage or hours. The appraiser decides the scope of work these materials can support.

### Several vehicles, or vehicles plus a garage full of equipment

Some estates include a collection: several cars, a motorcycle, a utility trailer, a lawn tractor and a garage of tools. Each titled vehicle and each boat is documented individually under the shot lists above. Any machinery, such as a tractor or a generator, follows the machinery photo requirement quoted in Step 4: a few photos of each machine, the hours and whether it runs. Loose contents can be photographed shelf by shelf so the appraiser can count and group them.

### Collectible, restored or modified vehicles and boats

A restored classic car, a customized truck or a vintage wooden boat calls for more than the standard shot list. Add:

- Documentation of the restoration: invoices, the shop's work record, before-and-after photographs.
- Any matching-numbers evidence for engines and drivetrains on older vehicles, such as photographs of stamped numbers.
- Show awards, club registry entries or provenance documents in the decedent's papers.
- Detailed photographs of original versus replaced parts.

Whether such an asset falls within the household and personal effects rule quoted earlier is a determination for the estate's tax adviser. Thorough documentation serves either outcome.

### The asset is in another state, at a marina or in storage

AppraiseItNow's appraisers specialize by asset class rather than by geography. For a remote appraisal, the location matters mainly for access. Ask the marina or storage facility whether they will:

- Remove a shrink-wrap cover or allow it to be cut and replaced.
- Power up the boat so the hour meter displays.
- Photograph the HIN if the boat is on stands.

Some facilities will take photographs for an executor who lives far away. A local family friend can also follow the shot list. Either way, the photographer should send the files at full resolution.

### Damaged, non-running or missing-title assets

A vehicle that will not start still needs its odometer documented. Some vehicles show the reading only with power, so a jump start or a charged battery may be needed just for that photograph. A boat that has sunk at its mooring, or one recovered after a storm, needs photographs of the damage and any insurance adjuster's report.

When a title cannot be found, the VIN or HIN photographed directly from the asset becomes the main link between the asset and the estate. The appraiser needs that identifier either way. How a missing title is resolved is a matter for counsel.

### When an in-person inspection is the better scope

The appraiser, not the client, decides how much inspection credible results need. Practical signs that an inspection may be needed include:

- A high-value collectible whose condition is the main driver of value.

- A large boat with systems that photographs cannot show well.
- An asset with conflicting records.
- A situation where no one can produce usable photographs.

On an in-person appraisal, the appraiser photographs the asset at the visit. The executor still supplies the address and the paperwork.

## Questions an executor settles before ordering a vehicle or boat appraisal

Working through these questions before the request goes in puts the details an appraiser needs in one place.

### About the estate

1. What is the decedent's full legal name, exactly as it appears on titles and registrations?
2. What is the date of death?
3. Is an estate tax return expected, and if so, may the alternate valuation date be elected? If the answer is not yet known, say so.
4. Is the appraisal for probate, for estate tax, for settling the estate among heirs, or for more than one of these?
5. Who at the estate, the executor or the attorney, will answer questions about the assets?

### About each vehicle

1. What are the year, make, model and trim?
2. What is the VIN, read from the vehicle and from the title?
3. What was the mileage on or near the date of death, and what record shows it?
4. Has the vehicle been driven, repaired or damaged since the date of death?
5. Has it been sold or given to anyone, and if so, when?

### About each boat

1. What are the year, builder, model and length?
2. What is the HIN, read from the transom and from the title or registration?
3. How many engines does it have, of what make and model, and what are the engine hours on each?
4. Was it in the water, on a trailer or in storage on the date of death?
5. Is there a trailer, and does it have its own title or registration?
6. What electronics and equipment stay with the boat?

7. Has it been used, serviced, damaged or sold since the date of death?

### About the engagement

Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly. Before requesting, the executor should know how many vehicles, boats and trailers are involved, and whether other personal property in the estate will be appraised at the same time. Common uses of AppraiseItNow's appraisals include charitable donations, gift and estate tax, estate settlement, divorce, insurance and lending.

### Review questions for the attorney

An estate attorney checking a completed vehicle or boat appraisal can test it with these questions:

- Does the report state the date of death as the effective date and also state the report date?
- If the alternate valuation date may be elected, does the file address it, including any assets sold or distributed in the six months after death?
- Does the report identify each vehicle by VIN and each boat by HIN?
- Does it state the mileage or engine hours used, and their source?
- Does it describe the scope of work, including whether the appraisal was made from photographs and documents or in person?
- Does it clearly state any extraordinary assumption about date-of-death condition or usage?
- Do the photographs in the file match the identifiers on the titles?

## Summary of what a date-of-death vehicle and boat appraisal needs

Estate assets are valued at fair market value on the date of death. For a vehicle or a boat, the appraisal therefore depends on evidence of what the asset was on that day, often gathered months later.

The essentials are:

- The decedent's legal name, the date of death and, for estate tax, whether the alternate valuation date may be elected.
- For each vehicle: outside and inside photographs, the odometer reading and the VIN.
- For each boat: outside photographs with the cover off, the helm, the engine and the inside, plus the HIN and the engine hours.
- Records showing mileage or engine hours close to the date of death, such as service invoices, inspection records and haul-out bills.

- Titles, registrations, service history and any records of sale or distribution after death.
- A short written statement for each asset describing its condition and location on the date of death and anything that has changed since.

The appraiser decides the scope of work and states it in the report. Where the appraiser must assume a fact about date-of-death condition, the report says so. The executor's records are what give that assumption a reasonable basis.

33% of estate files (probate, estate tax and estate settlement) went through a request for missing details, the highest rate of any purpose in AppraiseItNow's records between October 27, 2025 and September 23, 2026.

Joe Kattan is the owner and chief executive officer of AppraiseItNow. Between them, AppraiseItNow's appraisers hold ASA, ISA, AAA, CAGA, NACVA, NEBB Institute, ABV and CFA credentials. AppraiseItNow's website is www.appraiseitnow.com.