APPRAISEITNOW

Photographing Machinery, Vehicles and Boats for a Remote Appraisal: What Each Photograph Must Show (2026 Field Guide)

AppraiseItNow Inc.

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Educational material, not an appraisal.

Who photographs machinery, vehicles and boats for a remote appraisal

This 2026 field guide is for anyone who will stand in front of a vehicle, a boat or a piece of machinery with a phone or camera and produce the photographs an appraiser will rely on. That person is usually the owner. It may also be an executor walking through a deceased person's garage, a business manager documenting a shop floor, a family member helping a donor, or a paralegal gathering material for a divorce. It is also written for the professionals who decide whether a report built from those photographs will serve its purpose: tax advisers, estate attorneys, divorce counsel, insurance professionals and lenders.

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. Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person.

Remote work makes up most of the company's volume. 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. 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. Vehicles, machinery and boats are therefore a large part of the work, and the photographs described in this guide are the evidence on which those appraisals rest.

Terms used in this guide

- **Remote appraisal:** an appraisal in which the appraiser examines the asset through photographs and documents supplied by the client instead of visiting it.
- **Photo set:** the complete group of photographs submitted for one asset, taken at one time under similar conditions.
- **Identifier:** the unique number that ties a photograph to one specific asset. For a road vehicle this is the vehicle identification number (VIN). For a boat it is the hull identification number (HIN). For machinery it is usually a serial number or product identification number stamped on a data plate.
- **Hour meter:** the gauge on an engine or machine that records operating hours. Engine hours on a boat and operating hours on machinery play the role that mileage plays for a car.
- **Data plate:** the metal or printed tag a manufacturer attaches to a machine, engine or trailer, usually showing the make, model, serial number and often the year of manufacture.
- **Condition evidence:** any photograph or statement that shows wear, damage, repairs, missing parts or operating status.

- **Scope of work:** the appraiser's decision about what research and inspection an assignment needs, described in the report.

What this guide does not cover

AppraiseItNow does not appraise real estate. Docks, boat slips, buildings, foundations and land are outside the photographs discussed here, even when a machine sits inside a building or a boat sits at a private dock. The guide also does not cover fine art or household contents in detail, although the asset-type photo requirements quoted below include them for completeness.

The rules that govern a photo-based appraisal of machinery, vehicles and boats

A reader deciding whether a report prepared from photographs will be accepted should look first at what USPAP and the IRS rule quoted below say about inspection. Each is stated here as written, followed by what it means for the person taking photographs.

USPAP and the appraiser's scope of work

AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice. 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 (USPAP, 2024 edition).

In practice, this means the photographs are the inspection. When an appraiser works remotely, everything the appraiser knows about the paint, the hull, the hydraulic cylinders or the interior comes from what the camera captured. If a photo set is thin, the appraiser either asks for more or concludes that a remote examination will not support credible results. The report then says how the asset was examined, so anyone reading it can see that the value rests on photographs and documents.

IRS rules on inspection for donated property

IRS rules do not require the appraiser to inspect the property in person (Treas. Reg. § 1.170A-17). This matters for the many donors who give a vehicle, a boat or equipment to a charity. The relevant requirement concerns what the appraisal contains, not how the appraiser saw the property.

A qualified appraisal describes the property and, for physical property, its condition; gives the donation date (or expected date), the valuation date, the method and basis used, and the fair market value; and follows USPAP (Treas. Reg. § 1.170A-17). The phrase "for physical property, its

condition" is the reason photographs of a donated truck, boat or machine must show condition clearly. A report can only describe condition that the appraiser was able to see or was told about in documents.

Whether a particular donation is deductible, and in what amount, is a question for the donor's tax adviser. This guide does not address it.

Effective date and why photographs are dated

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 (USPAP, 2024 edition).

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.

When the effective date is in the past, the photographs are usually taken after it. The person taking them should note anything that has changed since the effective date: a repair, a new set of tires, a part removed, an engine that ran then and does not run now. The appraiser can only account for a change that someone reports.

Extraordinary assumptions when a fact cannot be confirmed

Sometimes a photograph cannot settle a fact. An hour meter may have been replaced, a data plate may be painted over, or the owner may believe an engine was rebuilt but have no record. 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 (USPAP, 2024 edition).

A good photo set reduces the number of uncertain facts. Every identifier and gauge reading that is legible in a photograph is one less fact the appraiser has to treat as uncertain.

Photographing a vehicle, a boat and a machine, step by step

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.

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. The steps below explain how to meet each requirement so that the photographs answer the appraiser's questions the first time.

Step 1: Prepare the asset and the setting

1. Move the asset into even light. Overcast daylight outdoors is ideal. Harsh midday sun creates glare on paint and gelcoat, and dark garages hide scratches and rust.
2. Clear the area around it. Tools, tarps, other vehicles and stored boxes block the view of panels and lower edges.
3. Remove covers completely. A partially lifted cover does not show the hull or body. For boats, the cover must be off.
4. Wipe the gauges, data plates and identifier locations. Dust and grease make stamped numbers unreadable.
5. Turn on the ignition or battery switch where needed so digital odometers and hour meters display. Do not start an engine indoors.
6. Charge the camera or phone and clean the lens. A smudged lens produces a haze that looks like faded paint.

Step 2: Photograph the identifier before anything else

The identifier is the single most important photograph because it ties every other image to one specific asset. Photograph it first, while attention is fresh.

- Fill the frame with the plate or stamp so every character can be read.
- Take a second photo from slightly farther back that shows where the plate sits on the asset. This shows that the plate belongs to the vehicle, hull or machine in the other photographs.
- If glare hides a character, change the angle instead of using flash straight on.
- If the identifier also appears on a title, registration or bill of sale, include a photo or scan of that document.

AppraiseItNow's own records show how quickly clients supply different items when something is missing. 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.

Step 3: Photograph a vehicle

The requirement for vehicles is the outside and inside, plus the mileage for anything motorized. The table below turns that into a shot list.

Area	What the photograph must show	Why the appraiser needs it
Front, straight on	Grille, headlights, bumper, hood	Model and trim details, front-end condition
Rear, straight on	Tailgate or trunk, lights, bumper, badges	Trim level badges, rear condition
Each side	Full length of the vehicle in one frame	Panel alignment, dents, paint consistency
Each corner at an angle	Two sides at once	Overall shape and stance, wheel condition
Driver area	Seat, steering wheel, door panel	Wear on the most-used surfaces
Dashboard	Instrument cluster lit, odometer readable	Mileage, warning lights
Rear seats or cargo area	Upholstery, floor, bed or trunk	Interior wear, bed liner, tears
Identifier	VIN plate or door-jamb label, close and in context	Ties the photo set to this vehicle
Engine bay (if accessible)	Engine and components from above	Visible leaks, modifications, missing parts
Tires	Tread on at least one front and one rear tire	Remaining tread, matching tires

Practical points for vehicles:

- The odometer photograph must be readable. Hold the camera still, avoid glare from the windshield and take two shots.
- Photograph aftermarket equipment such as lift kits, wheels, toppers, winches or upfitted work bodies. These change value and are not identified by the VIN.
- For a work truck with a utility body, crane or plow, photograph the equipment and any data plate on it, as it may carry its own serial number.
- Photograph significant existing wear or damage as part of the condition record, unless the appraisal is for an insurance claim (see the special situations below).

Step 4: Photograph a boat

The requirement for boats is the outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours. Boats have more distinct areas than cars, and each must be shown.

Area	What the photograph must show	Why the appraiser needs it
Port side, full length	Hull from bow to stern, cover off	Hull condition, gelcoat, graphics
Starboard side, full length	Same, opposite side	Damage often appears on one side only
Bow	Bow from the front and above	Bow rail, deck, anchor locker
Stern and transom	Transom, swim step, outdrive or outboard mount	Transom condition, HIN location
Helm	Steering, throttle, gauges, electronics	Electronics package, console condition
Engine hours	Hour meter or engine display readable	Engine use, the boat's equivalent of mileage
Engine or engines	Each outboard, or the engine compartment with the hatch open	Engine type, visible corrosion or leaks
Inside	Seating, deck, cabin, head and galley if present	Upholstery, flooring, interior condition
HIN	Close and in context on the transom	Ties the photo set to this hull
Trailer (if included)	Trailer frame, tires, data plate	Trailer is a separate component of value

Practical points for boats:

- With twin or triple outboards, photograph each engine and its cowling label separately, and record the hours for each engine if they display separately.
- Photograph the engine's own label or serial plate where it can be reached. Engines are sometimes replaced, so the engine may not match the boat's original specification.
- Photograph the electronics at the helm closely enough that brand and screen size can be identified. Chartplotters, radar and sonar can be a meaningful part of a boat's value.
- If the boat is on a lift or in the water and the bottom cannot be seen, say so in a note. Do not leave the appraiser to guess.

Step 5: Photograph machinery

The requirement for machinery is a few photos of each machine, the hours and whether it runs. "A few photos" means enough to show the whole machine and its working parts. The table below lists what those photographs should cover.

Area	What the photograph must show	Why the appraiser needs it
Whole machine, two opposite angles	Entire machine in frame	Configuration, overall condition
Data plate	Make, model, serial number readable	Identifies the exact machine and year
Hour meter	Reading legible	Use, which drives value for most equipment
Working components	Bucket, blade, forks, spindle, bed or table	Wear on the parts that do the work
Undercarriage or tires	Tracks, rollers, or tire tread	High-cost wear items
Operator station	Seat, controls, cab glass	Condition and cab type
Attachments	Each attachment, with any plate	Attachments carry separate value

Whether the machine runs is a required fact, not an optional note. State it in plain words: runs and operates normally; runs with a stated problem; does not run; or unknown. If the machine runs, a photograph of the gauges with the engine running helps confirm it. If it does not run, say what is known about why.

Practical points for machinery:

- Shop machinery such as lathes, mills, presses and compressors often has no hour meter. Note that there is none, rather than leaving the item blank.
- Photograph tooling, chucks, fixtures and accessories that are part of the sale or the appraisal, grouped so they can be counted.
- For a group of similar machines, photograph each machine's data plate separately so one machine's photographs are not confused with another's.

Step 6: Gather the documents that go with the photographs

Photographs show condition; documents confirm identity, ownership and history. Before submitting, collect:

- Title or registration for vehicles, boats and trailers.
- Bill of sale, purchase invoice or receipt.
- Service and maintenance records, especially engine work, rebuilds and major repairs.
- Window sticker, build sheet or original specification sheet if available.
- For donations, the paperwork the charity has provided.
- For estates, the date of death, and for divorces, the date counsel has set.

Step 7: Review the photo set before sending it

Open every photograph and check it against the shot list. Confirm that each identifier and each gauge reading can be read when zoomed in. Confirm the cover was off for the boat photographs. Confirm the running status of every machine is written down. Label files or group them so each asset's photographs stay together.

Special situations when photographing machinery, vehicles and boats

An insurance claim after a loss

For an insurance claim appraisal, AppraiseItNow requires the carrier and the date of loss; the insurer's valuation report, its offer and the claim number help, and damage photos are not needed. The appraisal values the asset as of the date of loss, so photographs that show its pre-loss condition, such as older photos the owner already has, are useful. Owners should not delay the claim paperwork to take damage photographs for the appraisal.

Hypothetical example. A boat owner's center-console boat is declared a total loss after a storm. The owner supplies the carrier name, the date of loss, the claim number and the insurer's valuation report and offer. The owner also locates photographs taken the previous summer showing the hull, the helm electronics and the twin outboards, plus a service invoice that records engine hours shortly before the loss. The appraiser works from those pre-loss materials; no photographs of the storm damage are requested.

A divorce where the asset is in dispute

For a divorce appraisal, AppraiseItNow needs the valuation dates and standard as counsel sets them and which side it acts for, and the attorney confirms that a remote appraisal is acceptable. When the asset is in the other spouse's possession, the person ordering the appraisal may not be able to photograph it freely. Counsel should arrange access or supply whatever photographs and records are available, and the appraiser decides whether they support credible results or whether an in-person inspection is needed.

A past effective date in an estate

Executors often photograph vehicles, boats and equipment months after the date of death. The photographs then show the asset as it is now, while the value applies to the date of death.

Hypothetical example. An executor finds a compact track loader and a bass boat with trailer in a barn on a rural property. The date of death was in the spring; the photographs are taken in the fall. The executor photographs both items fully, including the loader's data plate and hour meter, the boat's HIN, helm and engine hours, and the trailer's data plate. The executor adds a note that the loader's battery has gone flat since the date of death but that a neighbor saw it

running at that time, and that the boat has not been used. The appraiser considers whether the condition shown supports a credible value as of the date of death. If any fact about condition at that date remains uncertain, the appraiser decides whether an extraordinary assumption meets USPAP's conditions and, if it is used, the report says so clearly.

A donated vehicle

Hypothetical example. A donor has already given a pickup truck with an aftermarket service body to a charity, and the paperwork shows the date the gift was completed. Before delivering the truck, the donor photographed the four corners, both sides, the cab interior, the dashboard with the odometer lit, the VIN on the door-jamb label, and the service body with its own data plate. The donor supplies those photographs, the title and the charity's paperwork. Because the gift is complete, the effective date is the contribution date shown in that paperwork. The report describes the truck and its condition, as a qualified appraisal does. Whether and how much the donor can deduct is a question for the donor's tax adviser.

An identifier that cannot be read or found

Data plates rust, VIN labels fade and HIN stamps are painted over during refinishing. When an identifier cannot be read:

- Photograph the location anyway, showing its condition.
- Check secondary locations. Many vehicles show the VIN in more than one place; machines often carry the serial number on the frame as well as the plate; boats often show the HIN in a second hidden location.
- Supply the title, registration or invoice that shows the identifier.
- Note in writing that the identifier could not be read and why.

The appraiser then decides how to treat the gap, which may include an extraordinary assumption that meets the conditions USPAP sets.

A machine that does not run, or an hour meter that cannot be trusted

A non-running machine still needs the full photo set. Record "does not run" and anything known about the cause. If an hour meter has been replaced, record the replacement date and the reading on the old meter if it is known. If the meter reads zero or an implausibly low number, say what is known. Service records showing hours at each service help the appraiser judge actual use.

Shrink-wrapped, stored or winterized boats

A boat must be photographed with the cover off. If a boat is shrink-wrapped for winter and cannot be uncovered, the owner should tell the appraiser before taking photographs, so the appraiser can decide whether older uncovered photographs, a later photo session, or an in-person inspection fits the assignment. Photographs of the wrap itself do not show the hull.

Machinery attached to a building

Some equipment is bolted to a floor or wired into a building, such as a large press, a paint booth or a lift. Photograph the equipment itself and its data plate. Do not try to photograph or describe the building as part of the asset; AppraiseItNow does not appraise real estate.

Many machines or a fleet of vehicles

A shop full of equipment or a fleet of trucks can become difficult to follow. Assign each asset a simple number, photograph a card or sheet with that number in the first image of each photo set, and keep a list that pairs each number with its identifier, hours or mileage and running status. Group attachments and tooling with the machine they belong to.

When an in-person inspection is the right choice

Some assets cannot be photographed adequately by the owner: very large equipment, a boat in a location the owner cannot reach, or an asset whose condition depends on something only an appraiser can assess on site. 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.

Questions to settle before ordering a photo-based equipment, vehicle or boat appraisal

Settling a few questions before the first photograph is taken saves later correspondence. 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. 93% of the 363 questions appraisers sent back to AppraiseItNow between November 2024 and September 2026 asked for something the client could have provided at the start. The questions below are the ones to answer at the outset.

What is the appraisal for?

The purpose determines the effective date and the documents needed. Common uses of AppraiseItNow's appraisals include charitable donations, gift and estate tax, estate settlement, divorce, insurance and lending. State the purpose plainly when ordering.

What date does the value apply to?

Match the purpose to the effective date using the rule stated above. Have the specific date ready: the contribution date, date of death, date of loss, conversion date or the date counsel sets.

Will the intended user accept a report prepared from photographs?

- For a charitable donation, the IRS statement on inspection appears in the rules section above.
- For a divorce, the attorney confirms that a remote appraisal is acceptable.
- For an insurance claim, the carrier and date of loss are the starting points.
- For any other user, ask that user directly whether a report based on photographs and documents, prepared under USPAP, meets its requirements.

Can the asset be photographed completely?

Check before ordering that the person taking photographs can reach every required area: the boat cover can come off, the vehicle can be moved into light, the machine's data plate and hour meter are accessible, and the ignition or battery can be switched on to read the gauges. If not, raise it at the start so the appraiser can consider the scope of work.

Which documents are already on hand?

List the title, registration, receipts, service records and purpose-specific documents. If a document is missing, say so instead of waiting to find it.

How will the work be quoted?

Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly. AppraiseItNow's appraisers specialize by asset class rather than by geography. AppraiseItNow's website is www.appraiseitnow.com.

Pre-order checklist

Question	Answer to have ready
Purpose	Donation, estate, divorce, insurance claim, insurance coverage, lending or other
Effective date	The specific date that matches the purpose
Intended user	Who will rely on the report, and whether a remote report is acceptable to them
Asset list	Each vehicle, boat and machine, with its identifier
Readings	Mileage, engine hours or machine hours for each asset
Running status	Runs, runs with a problem, does not run or unknown, for each machine
Access	Whether covers, gauges and data plates can be reached
Documents	Titles, receipts, service records and purpose-specific papers

Summary of what each photograph must show

A remote appraisal of machinery, vehicles or boats is only as good as the photographs and documents behind it. USPAP leaves the amount of inspection to the appraiser's scope of work, and IRS rules do not require in-person inspection for donated property; in both cases, the photographs become the appraiser's examination of the asset.

The core requirements by asset type are:

- **Vehicles:** the outside and inside, plus the mileage for anything motorized.
- **Boats:** the outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours.
- **Machinery:** a few photos of each machine, the hours and whether it runs.

The practical rules that make those requirements work:

1. Photograph the identifier first, close enough to read and from far enough back to show where it sits.
2. Make every gauge reading legible: odometer, engine hours, machine hours.
3. Shoot in even light, with covers off and clutter cleared.
4. Show the whole asset and the parts that do the work or wear out: tires, tracks, buckets, hulls, outboards, interiors.
5. Photograph aftermarket equipment, attachments, electronics and trailers, which an identifier does not describe.
6. State the running status of every machine in writing.
7. Note anything that has changed since the effective date.
8. Collect titles, receipts and service records with the photographs.
9. Settle the purpose, the effective date and the intended user's acceptance of a remote report before ordering.

Review questions

- Which single photograph ties a photo set to one specific boat? The HIN, photographed close and in context on the hull.
- What fact about a machine must be stated in words, not only shown? Whether it runs.
- For an insurance claim appraisal, are photographs of the damage required? No; the carrier and the date of loss are required, and damage photos are not needed.
- Who decides how much inspection an assignment needs? The appraiser, through the scope of work, which the report describes.
- What should an executor do when photographs are taken long after the date of death? Photograph the asset fully and note every known change since the date of death, so the appraiser can account for it.