Boats & Me
THE WEEKLY LOG

FREE PRINTABLE

Your First Boat Rental: *Beginner Checklist* + Budget Sheet

Everything I check, ask and pack before I rent a boat on the Swiss and Italian lakes or the Mediterranean. Print it, tick it, take it to the dock.

Picture this. You have booked a boat for the day. The rental staff do their five-minute walkthrough, point at the lifejackets, explain which way to turn the key, and hand you a clipboard to sign. Then they walk back to the office.

Nobody will tell you what to check. They assume you already know.

So here is the list I keep in my pocket. It pulls together what I have learned (and corrected) across the first 18 issues of the newsletter: the licence question, the handover, the boat bag, the weather, the return, and what the day actually costs.

I am a beginner learning in public, not an instructor. Take it as a friend's homework, not a manual. When a rule matters, check it with the rental company and the local authorities before you go.

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What is inside

1 Before you book: licence and offers
2 What to ask the rental company
3 The handover inspection
4 The boat bag and your plan B
5 On the water: weather and lake rules
6 The return checklist
7 One-page budget sheet (EUR / CHF)

How to use it

Print it, or fill it in on screen: every box and line in this PDF is a form field. Do sections 1 and 2 at home, 3 at the dock, 5 and 6 on the day, and the budget sheet before and after.

1 Before you book

First: does your licence cover *this* boat, on *this* water?

This is the part I got wrong in early issues and corrected in October 2026 after reading the official texts. The short version: **it depends on where you live, and on whether you are on a lake or at sea.**

- ☐ ITALIAN LAKES **Swiss A or D licence, living outside Italy?** On Como or Garda it covers you within its limits. Italian rules let you skipper an Italian-registered boat with the licence of your country of residence (for foreign citizens, the text says citizenship), if you are not paid for it.
- ☐ AT SEA **Not with a Swiss A or D licence.** Those are inland-only, and so is an ICC based on them. Where Italy requires a licence at sea, you need the Swiss certificate for sea yachts (*Hochseeausweis*) or another sea licence.
- ☐ LUGANO & MAGGIORE Under the 1992 Italy-Switzerland convention, the licence rules follow **where you live**. Live in Italy: your Italian licence is valid on both lakes. Live in Switzerland: you need a Swiss licence after 12 months of residence.
- ☐ **Original licence and proof of where you live** go on board with you. Not in the car.

Licence-free boats: the limits are not the same on both sides of the border

ITALY No licence below **30 kW (40.8 CV)** and within **6 miles of the coast**, only a minimum age. A licence is still needed to tow a water skier or ride a personal watercraft.

SWITZERLAND A licence is needed once the engine is above **6 kW** or the sail area above **15 m²**.

So plenty of boats you can rent without a licence in Italy **need one on the Swiss side**.

LUGANO & MAGGIORE Above 30 kW a licence is always required in the other state's waters. Minimum age: 14 for engines up to 6 kW, 18 above.

Two things I am still not sure about: if you live in Switzerland without a Swiss passport, the Italian text points to your country of citizenship; and it does not clearly cover foreign citizens who live in Italy. If in doubt, ask before you go. Sources and details: Issues #1, #10 and #15 (with their corrections) and the Waters Guide on boatsandme.com. Last checked October 2026.

My licence check for this trip

My licence (type / country)		**Where I live**	
Boat engine power (kW / CV)		**Lake or sea, which?**	

☐ The rental company has confirmed in writing what applies to **the exact boat, and to me**.

Then: compare the offers, not just the price

The day rate is only the headline. My rough guide from Issue #8 (2026, Italy and Europe): a small licence-free motorboat **€120–200 per day**, a mid-size motorboat that needs a licence **€200–400 per day**, a 30–35 ft sailing boat for a weekend **€500–900**. Fuel is usually extra. Platforms I have featured in the newsletter include Boataround and Click & Boat; local rental companies at the marina are worth a call too.

Compare	Offer A	Offer B	Offer C
Company / platform			
Boat, engine (kW / CV) licence needed?			
Price (per day / total)			
What is included fuel, skipper, gear, cleaning			
Deposit amount, how it is taken, when returned			
Insurance excess the most you pay if there is damage			
Fuel policy full-to-full or fixed rate			
Cancellation bad weather? refund or new date?			
Reviews / gut feeling			

The weather clause matters most. My own abort condition is wind above 20 knots forecast for any part of the trip window (Issue #6). Before you pay, know what happens to your money if that is the forecast on the day. A rental you feel you cannot cancel is a rental that pushes you out in conditions you should not be in.

2 What to ask the rental company

Ask on the phone or by email before the day, and write the answers down. Much easier than at the dock with the crew waiting.

- [ ] **Licence:** do I need one for this boat, and does mine cover me here?
- [ ] **Price:** what is included, and what is extra?
- [ ] **Fuel:** full-to-full or a fixed rate? How is it charged?
- [ ] **Deposit:** how much, how is it taken, when is it released?
- [ ] **Insurance:** what does it cover, and what is my excess?
- [ ] **Weather:** what if the forecast is a no-go on the day?
- [ ] **Damage report:** can I see the existing one at handover?
- [ ] **Lifejackets:** do you have the right sizes for children?
- [ ] **Fuel points:** where are the nearest two, and are they open?
- [ ] **Marina phone number** (save it before you leave)
- [ ] **Local rules:** speed zones, no-go areas, crossing the border?
- [ ] **Return:** what time, which berth, who checks the boat?

3 The handover inspection

Until you cast off, everything wrong with the boat is still someone else's responsibility. After that, it is yours. **Arrive fifteen minutes early** and do this while the staff are within shouting distance: the eleven checks from Issue #7, plus a few I added since.

PHOTOS AND PAPERWORK

- [ ] **Film the whole boat** before you sign: hull, propeller, fenders, interior. Send the video to yourself so it is timestamped.
- [ ] **Compare with the damage report.** Anything not on it: photograph it and get it added before signing.
- [ ] **Registration certificate** on board (*Certificato di Navigazione* in Italy, *Schiffsausweis* in Switzerland).
- [ ] **Insurance certificate** (third-party liability) in date, and the **rental agreement** signed and dated.
- [ ] **Fuel level noted** (photo of the gauge) and the fuel policy confirmed.

ENGINE AND CONTROLS

- [ ] **Start the engine** while tied up and listen for a minute: no knocking, rattling, uneven idling or heavy smoke.
- [ ] **Throttle** in forward and reverse, **steering** lock to lock: smooth, no play, no sticking.
- [ ] **Fuel-water separator bowl:** milky residue or droplets? Ask staff to drain it.
- [ ] **Drain plug** properly in. Every time, without exception.
- [ ] **Bilge:** a little water is normal, a lot is not. Pump works.

SAFETY KIT (CHECK IT YOURSELF)

- [ ] **Lifejackets** for everyone, right sizes for children, inspection dates current.
- [ ] **Fire extinguisher** charged and in date.
- [ ] **First aid kit.**
- [ ] **Flares** or visual distress signals.
- [ ] **Horn** (sound signal), **bailer** or bilge pump, **paddles** on a small boat.

LIGHTS AND INSTRUMENTS

- [ ] **Navigation lights** work.
- [ ] **Depth finder, GPS, speedometer** work, if fitted. If not, decide now if you still go.

ANCHOR, LINES, FENDERS

- [ ] **Anchor** on board with a line attached.
- [ ] **At least two fenders.**
- [ ] **Dock lines**: enough to berth, no wear or fraying. A spare one is worth having.

> **Damage "already noted"?** Ask to see the report. A good company updates its log on the spot. If they are reluctant, that tells you how the return will go.

4 The boat bag

Less than you would think. Every item is there because of something I learned the hard way, or read just in time.

PHONE KIT

- [ ] **Waterproof case** for the phone.
- [ ] **Power bank**, charged.
- [ ] **Navionics** charts **downloaded offline**. Signal is unreliable in some lake areas.
- [ ] **MeteoSwiss** app (lake bulletins). On Italian lakes, also the Aeronautica Militare forecast (meteoam.it) and the lake authority bulletin.
- [ ] **Windy**, to see how the wind moves across the lake.
- [ ] **What3Words**, to give rescuers a location to within 3 metres.
- [ ] **QuickZoll**, if you might bring goods back into Switzerland.

PAPERS

- [ ] **My licence**, the original. On me, not in the car.
- [ ] **Proof of where I live**, if my licence relies on it.
- [ ] **Rental agreement** and booking confirmation.
- [ ] This checklist, with the answers from section 2.

LINES AND KNOTS

- [ ] **A spare dock line.** Takes almost no space.
- [ ] **Three knots I can tie without looking:** cleat hitch (*nodo di bitta*), bowline (*gassa d'amante*), clove hitch (*nodo parlato*).

FUEL

- [ ] **Rule of thirds** worked out: one third out, one third back, one third reserve.
- [ ] **Nearest two fuel points** noted (Navionics marks them).
- [ ] **Fuel log** note on my phone: date, engine hours, litres, conditions.

FOR THE CREW

- [ ] Drinks and snacks (a cooler on a sunny day).
- [ ] Sun protection and a warm layer for the afternoon wind.
- [ ] _____
- [ ] _____
- [ ] _____

4b Plan B: it weighs nothing

The best seamanship happens before you leave the harbour. These are the questions I answer before every trip, from Issue #6. Decided on the dock, with a coffee, not negotiated on the water.

My abort condition e.g. wind above 20 knots forecast in my window = we do not go	
Nearest safe harbour where, how long under engine, fuel dock?	
Shore contact name and phone	
I told them departure point, destination	
Raise the alarm if no news by	
Marina phone number	
Second person on board who knows the basics start and stop the engine, call for help	

Emergency: call 112. It works in both Switzerland and Italy. Give your What3Words address if you cannot describe where you are.

5 On the water: the basics

WEATHER

- [ ] **Check the lake-specific bulletin** the night before **and** on the morning of the trip. MeteoSwiss gives wind, gusts, wave height and storm warnings for each Swiss lake.
- [ ] **Wind above 20 knots** forecast at any point in your window: cancel or postpone. Borderline is already a no.
- [ ] **Mind the afternoon.** On Lago di Lugano the *inverna* can push 20 knots by 2pm on a calm-looking morning. Plan to be back before it builds.
- [ ] **Storm building** before you reach open water? Turn back. No discussion.

SWISS LAKE RULES CH

- [ ] **Within 300 m of the shore: 10 km/h** (about 5.4 knots), so no planing.
- [ ] **Inner zone (0–150 m):** enter only to moor, cast off, stop or pass a narrow passage, by the shortest route. No running parallel to the shore.
- [ ] **Reeds and water lilies:** stay out, as a rule at least 25 m away.
- [ ] **Beyond 300 m** there is no general federal limit, but some lakes add their own. On Italian lakes, ask the rental company for the local rules.

CROSSING THE BORDER CH / IT

- [ ] **Crossing the line is free, touching land is not.** Cruise, anchor and swim across freely. Tie up in the other country and your first stop must be an official customs landing point (*posto di approdo doganale*).
- [ ] **Patrols** check lifejackets, fire extinguishers and insurance papers first. Keep them easy to reach.

RADIO AND HELP

Marine VHF is banned on Swiss lakes, including Lake Lugano and Lake Maggiore. It may not be installed or used; the only exception is the Rhine, with its own licence (BAKOM). On the Italian lakes I found no official rule that marinas listen on channel 9 or 16.

What I do: save the marina's number and phone them. Emergency: **112**.

SKIPPER HABITS

- [ ] **Brief the crew** on lifejackets and where the safety kit is. Calm is contagious.
- [ ] **Zero alcohol** for the skipper. Both countries enforce zero or very low limits.
- [ ] **Watch the fuel, not the distance.** Headwind, a full boat and high revs all burn more than you think. Turn back at one third used.
- [ ] **Slow down** near moored boats and anchorages. Your wake is your responsibility.
- [ ] **Give working boats room:** ferries, water taxis, fishing boats.
- [ ] **Another boat in difficulty? Stop.** It is the law, and the right thing.

Turning back is seamanship. If you are asking yourself whether conditions are acceptable, they probably are not. The lake will be there next weekend.

6 The return checklist

COMING IN

- [ ] **Fuel up** to match the policy (full-to-full: the level you left with). Fill to 90–95%, never to the brim.
- [ ] **Fenders out and lines ready** before you enter the harbour. Pre-rig a midship spring line.
- [ ] **Wind blowing you off or along the dock? Secure the upwind line first.**
- [ ] **Abort early.** Fighting the wind more than steering? Pull away, circle round, try again. Your pride heals faster than gelcoat.
- [ ] **Ask for hands on the dock.** Gusts towards 25–30 knots are beyond beginner territory: phone the marina for help or a more sheltered berth.

HANDING BACK

- [ ] **Film the boat again**, same walk-around as the handover, plus a photo of the fuel gauge.
- [ ] **Return gear** to where you found it: lifejackets, lines, fenders, keys.
- [ ] **Check the boat together** with the staff and get the return signed off before you leave.
- [ ] **Deposit:** confirm when and how it is released. Keep the agreement and receipts.
- [ ] **Message your shore contact:** we are back.
- [ ] **Write down** what you learned: fuel used, engine hours, which way the stern swung in reverse.

7 Budget sheet: what will the day cost?

Fill in the quote column before you book and the actual column on the way home. Pick one currency for the whole sheet.

Trip date		**Lake / coast**	
Boat		**People on board**	

Currency: ☐ EUR (€) ☐ CHF Exchange rate used: 1 EUR = _____ CHF

Cost	Quote (before)	Actual (after)	Notes
Boat rental days × day rate			
Fuel litres × price per litre (estimate below)			
Mooring / harbour fees visitor berth, lunch stop			
Extras skipper, gear, cleaning			
Getting there parking, transport			
Other			
Total cost of the day			
Per person total ÷ people on board			

Money held, not spent	Amount	Paid / blocked on	Released on
Deposit refundable, so not in the total			
Insurance excess the most you pay if there is damage		Worst case for the day = total + excess. Know it before you sign.	

Fuel estimate (Issue #17)

The burn rate at cruising revs is in the engine manual, in litres per hour. Or ask the rental company.

Burn rate		L/h
× hours out		h
= outward leg		L
× 2 for the return, + 50% reserve		L minimum in the tank
Price per litre		at the fuel point
Fuel cost (litres × price)		copy to the Fuel row

A rough guide

Day rentals in Italy and Europe, 2026 (Issue #8):

- Small licence-free motorboat: **€120–200 / day**
- Mid-size motorboat, licence needed: **€200–400 / day**
- 30–35 ft sailing boat, weekend: **€500–900**

Fuel is usually extra. Season and location move these a lot.

Wondering if owning would be cheaper?

My free calculator runs the rent-vs-own numbers in CHF and EUR for Swiss, Italian and European waters: **boatsandme.com/calculator**. And every Thursday, one honest, practical issue for beginners on the Swiss and Italian lakes: **subscribe free**.

Open the calculator

Subscribe free

Made by Ale, a beginner learning in public, from the first 18 issues of The Weekly Log and their October 2026 corrections. Rules change, so always confirm with the rental company and the local authorities. Know someone renting their first boat? Forward them this. **boatsandme.com** · **boats-and-me.beehiiv.com**