

# The 27-Point Checklist

Your Data-Backed Pre-Purchase Inspection Guide

MOT NINJA

One-Stop VRM Intelligence for UK Buyers

How to Use This Checklist

**Before the viewing:** Check the car's MOT history at [motninja.co.uk](https://motninja.co.uk) — look for patterns in advisories and failures. **At the viewing:** Work through each section systematically. Don't rush. **After inspection:** Any "Critical" flags = walk away or negotiate hard. Multiple "Important" flags = budget £1,000+ for repairs.

Vehicle Details

|                    |              |
|--------------------|--------------|
| REGISTRATION (VRM) | MAKE & MODEL |
| MILEAGE            | YEAR         |
| ASKING PRICE       | VIEWING DATE |



## Section 1: Before You Arrive (Digital Checks)



### 1. Full MOT History Check **CRITICAL**

Run VRM through motninja.co.uk. Look for: advisory patterns (same issue recurring), mileage progression (should increase consistently), test frequency (annual is normal, multiple tests in short periods = retest after failure).

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### 2. Finance Outstanding Check **CRITICAL**

MOT Ninja Premium (£9.49) reveals if finance is still owed. NEVER buy a car with outstanding finance — the lender can legally repossess it.

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### 3. Write-Off Check **CRITICAL**

Category S/N (structural/non-structural damage) cars are legal but worth 20-40% less. Category A/B cars should not be on the road at all.

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### 4. Stolen Vehicle Check **CRITICAL**

MOT Ninja Premium checks Police National Database. If stolen, you lose both car AND money.

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#### DATA INSIGHT FROM 62,898 MOT TESTS

Cars with **consistent advisory patterns** (e.g., "corrosion near suspension" for 3+ years) fail MOT 40% more often than clean-history equivalents. This is your early warning system.



## Section 2: Exterior (Walk Around)



### 5. Panel Gaps & Alignment **IMPORTANT**

Uneven gaps between bonnet/doors/boot = accident repair. Run finger along seams — should be smooth. Misaligned panels often hide structural damage.

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### 6. Paint Condition **IMPORTANT**

Look in daylight. Colour mismatch between panels = respray (why?). Orange-peel texture = cheap respray. Stone chips are normal; rust bubbles are not.

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### 7. Tyre Tread & Wear Pattern **CRITICAL**

Legal minimum: 1.6mm. Safe minimum: 3mm. Uneven wear (one side worn more) = suspension/alignment issues. Check all 4 tyres + spare. Budget £400+ for full set.

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### 8. Glass & Windscreen **IMPORTANT**

Chips bigger than £2 coin = MOT fail. Cracks in driver's vision = fail. Chips can spread — budget £50-£200 for repair/replacement.

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### 9. Lights (All Functions) **RECOMMENDED**

Test headlights (dipped & full beam), brake lights, indicators (all 4 corners), hazards, fog lights, reverse lights. One bulb = £5, full LED unit = £500+.

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### 10. Underbody Rust Inspection **CRITICAL**

Look underneath (use phone torch). Surface rust on exhaust/suspension = normal. Holes, flaking metal, or rust near sills/subframe = structural issue. Coastal cars rust faster.



#### DATA INSIGHT FROM 62,898 MOT TESTS

**Suspension and exhaust corrosion** cause 30% of all MOT failures. If you see rust, negotiate £800-£1,200 off asking price — that's the typical repair cost.



## Section 3: Engine Bay (Pop the Bonnet)



### 11. Oil Level & Condition **CRITICAL**

Pull dipstick. Oil should be between min/max. Dark brown = normal. Black/gritty = poor maintenance. Milky/frothy = head gasket failure (£1,000+ repair).

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### 12. Coolant Level **IMPORTANT**

Check reservoir (DO NOT open when hot). Should be between min/max. Low = leak or head gasket issue. Oily film on surface = head gasket failure.

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### 13. Visible Leaks **CRITICAL**

Look for wet patches, drips, or staining. Oil leaks = engine seals (£200-£600). Coolant leaks = hoses or radiator (£100-£400). Power steering fluid = pump/hoses (£150-£500).

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### 14. Belt Condition **IMPORTANT**

Look at drive belts. Cracks, fraying, or glazing = needs replacement soon. Timing belt should be changed every 60k-100k miles (check service history). Failure = engine rebuild (£2,000+).

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### 15. Battery Terminals **RECOMMENDED**

Should be clean, tight, no corrosion. White/blue powder = corrosion (clean with baking soda). Loose terminals = starting problems.



## Section 4: Interior (Cabin Check)



### 16. Dashboard Warning Lights **CRITICAL**

Turn ignition on (don't start). All lights should illuminate then go out. Engine light, ABS, airbag staying on = fault. DPF light (diesel) = £1,000+ issue. WALK AWAY if lights are taped over or bulbs removed.

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### 17. Mileage vs Wear Consistency **CRITICAL**

Low mileage but worn pedals/steering wheel = clocked. Check MOT history for mileage jumps backwards. Our data: clocked cars fail 25% more often.

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### 18. All Electrics Function **IMPORTANT**

Test: windows (all 4), central locking, air con/heating, radio, wipers, horn, heated seats. Electric faults are expensive to diagnose and fix.

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### 19. Damp/Water Damage **IMPORTANT**

Lift carpets/mats. Feel for dampness. Musty smell = water ingress. Check boot/spare wheel well. Water damage = electrical gremlins forever.

## Section 5: Test Drive (Critical Assessment)

### ☐ 20. Cold Start **CRITICAL**

Insist on cold engine (not warmed up). Should start immediately. Blue smoke = burning oil (engine wear). White smoke (not steam) = coolant leak. Black smoke (diesel) = injector/turbo issue.

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### ☐ 21. Steering Feel **IMPORTANT**

Should be light, responsive, no pulling to one side. Heavy steering = power steering pump. Pulling = alignment or suspension. Vibration = wheel balance or suspension bushes.

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### ☐ 22. Brake Performance **CRITICAL**

Should stop smoothly, no pulling, no juddering. Grinding noise = pads worn to metal (£150-£300). Soft pedal = air in system or leak. Vibration at speed = warped discs.

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### ☐ 23. Gear Changes (Manual/Auto) **CRITICAL**

Manual: Should be smooth, no crunching, no jumping out of gear. Clutch should bite halfway up pedal. Auto: Should change smoothly, no jerking, no delay. Clutch/gearbox repair = £800-£2,000.

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### ☐ 24. Unusual Noises **IMPORTANT**

Knocking over bumps = suspension bushes (£300-£500). Whining at speed = wheel bearing (£150-£300/wheel). Rattling = exhaust heat shield or loose component.

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### ☐ 25. Turbo Function (If Applicable) **IMPORTANT**

Should accelerate smoothly with power. Whistling/whining = turbo wear. Lack of power = boost leak or turbo failure (£500-£1,500 to replace).

#### DATA INSIGHT FROM 62,898 MOT TESTS

Cars that fail on **brakes or suspension** in one MOT fail again within 2 years in 65% of cases. If this car recently passed MOT with brake/suspension advisories, budget for imminent repairs.



## Section 6: Paperwork (Final Verification)



### 26. Service History **CRITICAL**

Full service history (FSH) = stamped book or digital records. Our data: FSH cars pass MOT 15-20% more often. Missing services = walk away or negotiate £500-£1,000 off.

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### 27. V5C Logbook & ID Verification **CRITICAL**

Seller's name must match V5C. Check VIN on V5C matches VIN on car (windscreen/door pillar). Colour/engine size should match. No V5C = potential stolen car or outstanding finance.



### Your Notes & Red Flags



## Decision Framework

### ▶ **WALK AWAY IF:**

- Any "Critical" flag fails
- Outstanding finance or stolen status
- Warning lights stay on (especially engine/DPF/airbag)
- Major structural rust or accident damage
- No service history + high mileage
- Seller won't allow proper inspection

### ⚠ **NEGOTIATE HARD IF:**

- 3+ "Important" flags
- Recent MOT advisories on expensive items
- Tyres/brakes need replacing soon (deduct £400-£600)
- Service due or missed (deduct £200-£400)
- Minor cosmetic damage

### ✅ **SAFE TO PROCEED IF:**

- All "Critical" checks pass
- Clean MOT history with no recurring advisories
- Full service history
- Mileage matches model age and condition
- Test drive feels solid

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## Run the Full Vehicle Check

MOT history, finance, write-off, stolen status — all in 60 seconds

**motninja.co.uk**

**Free Check Includes:** Complete MOT history, mileage progression, advisory history

**Premium (£9.49):** Finance outstanding, write-off status, stolen check, previous keeper count, DVLA snapshot

This checklist is based on analysis of 62,898 real UK MOT tests and common failure patterns. Always seek professional inspection for high-value purchases. CompareMOTHistory.com & MOT Ninja provide data tools, not legal advice. © 2025 MOT Ninja. All rights reserved.