

Finance Report

NOTE: THIS REPORT HAS NOTHING TO DO WITH THE MATTER AT HAND AS IT IS 7 MONTHS LATER!
WHAT MATTERS TO THE COURT IS WHAT THE CONDITION OF THE VAN WAS AT POINT OF FINANCE.
STELLANTIS SHOULD HAVE ASSURED THE VAN WAS IN GOOD ORDER!

Client	CarMoney	Your File Ref	
Our File Ref	24/015809		

Registration Number	
VIN	
Make & Model	Vauxhall Vivaro
Colour	Silver
Engine Size (Litres)	1.6

Visit Date	17-11-2025	Visit Time	08:50
Our Contact		Current Mileage	164,000
Purchase Date	18-04-2025	Failure Date	25-04-2025
Purchase Mileage	144,609	Failure Mileage	164,000

Inspection Address
Inspection Instruction

We were contacted by our client on 07-11-2025 and instructed to inspect the above vehicle and compile a report on failure mode, proximate cause, and liability.

Background Information

Upon arrival, we were advised by our contact that the vehicle has various issues including the rear doors being damaged and will not close properly, due to additional force being required, this has resulted in body filler cracking on the doors.

The NSR lamp cluster is broken, the offside door mirror is missing its lower proportion of casing, and the air conditioning system does not work, which is believed to have been removed from the vehicle.

Reportedly, the rear door lock issue was agreed to be rectified prior to sale, although was not, and the selling dealer has now ceased trading.

Inspection Findings

We proceeded our physical examination of the vehicle SG66HEJ and can confirm it to be in a below average cosmetic condition for the age and reported mileage.

There were various areas of body damage around the vehicle. Some of the areas of damage were of recent origin, and others were evidently aged in nature.

It was confirmed that there was evidence of cosmetic repairs to the rear doors, and due to the shock loading from having to force the doors closed, the body filler had now cracked.

The rear door latches were worn, which was resulting in excess force being required to close the doors.

It was noted that the interior and load areas of the vehicle were heavily soiled, worn and heavily contaminated in recent paint spillages.

The nearside rear lamp unit was cracked, although this did still function as intended, and the offside mirror casing was also fractured, although still functioned as intended.

There was no evidence of any modifications which could have induced the reported concern.

On an under-bonnet examination, the engine oil level was below minimum, and had been allowed to drop to a critical state. The coolant vessel was devoid of fluid and had also been allowed to drop to a critical state.

We were unable to fully confirm the condition of the braking system components, due to the wheel type not exposing the brake calliper, however, the visible areas of discs and pads only displayed general wear.

Upon entering the cabin of the vehicle, it was noted that the vehicle did not have air conditioning. The vehicle did not appear to have ever been fitted with air conditioning as this was an optional extra when new. We did consult the build list for the vehicle and confirmed that this vehicle did not have air conditioning when constructed.

We started the vehicle from a cold state, where the engine started readily, although produced an immediate knocking noise from the internals, and there was an active coolant leak from the radiator.

A warning lamp was illuminated relating to a service being overdue, and a spanner lamp was also present on the dash display.

The vehicle was shut down at this point to prevent any further or consequential damage.

On conducting a diagnostic interrogation, fault data was stored of:

- 038096 Preheating Unit Diagnostic Connection, Fault Alerted Via The Control Unit - Active
- 253F29 Engine Oil Dilution - Memory
- 164164 Thermoplunger 1 Relay Control Circuit, Signal Plausibility Failure - Active
- 164264 Thermoplunger 2 Relay Control Circuit, Signal Plausibility Failure - Active

No further inspection was possible.

Opinion

In our opinion, the vehicle is in an overall poor condition.

There are various areas of body damage, wear and contamination.

With regards to the cosmetic condition of the vehicle, it is always considered the operator's responsibility to satisfy themselves in this regard prior to committing to purchase or accepting delivery of the vehicle.

In relation to the air conditioning, this vehicle was never fitted with air conditioning when constructed, and as such, this is the reason that the air conditioning cannot be activated.

The rear door latches are worn, and as such, these now require excess force to allow these to latch in the closed position. The vehicle should respond to simple replacement of the latch and/or striker plate to rectify this issue.

It does appear that the vehicle has generally been neglected and is unkept. The vehicle is heavily contaminated with paint and other unknown materials, both inside and outside of the vehicle.

The vehicle is also overdue a service, and the engine oil and coolant levels have been allowed to drop to a critical state.

There is fault data relating to the glow plug circuit, which would prevent the DPF from regenerating correctly and cause deterioration or dilution of the engine oil, along with further deterioration of the engine oil being caused by the lack of servicing.

The engine oil level is also excessively low, and as such, this is considered to have now caused internal engine damage, resulting in the noise noted.

The coolant level is also depleted, which appears to be due to debris contact with the radiator.

When considering the extremely poor cosmetic condition and unkept state of the vehicle, and the likelihood of engine replacement being required, it is considered that the repair costs will outweigh the current value of the vehicle.

It is considered that earlier intervention would have prevented losses.

It is noted that the vehicle has covered 19,837 miles since purchase.

Taking into consideration the substantial amount of time and mileage successfully elapsed since inception, we do not consider the defects to have been developing at that point.

Conclusion

We can conclude that the vehicle is displaying clear evidence of neglect and poor upkeep, which now appears to have resulted in engine damage.

It is considered that earlier intervention would have prevented losses.

The cosmetic condition of the vehicle is also poor.

It is considered that the rear door latches require replacement due to wear between the latches and striker plates.

The vehicle was clearly not in this condition at the time of purchase.

Frequently Asked Questions:

Did the vehicle have a current defect?	Yes
Would the defect have been evident at sale?	No
Would the defect have been developing at sale?	No
Was the vehicle of satisfactory quality at sale?	Yes
Has there been an unsuccessful repair?	No

Duty

It is my duty as an expert to assist the Court on matters within my expertise. This duty over-rides any obligation to me from whom I received instructions or by whom I am paid. I understand my duty to the Court and will always comply with it. I am aware of the requirements of Part 35 and Practice Direction 35, this protocol, and the practice direction on pre-action conduct.

I confirm that I have made clear in this report, statements that are within my own knowledge and I have made clear which are not. Those that are within my own knowledge I confirm to be true. The opinions are my own professional opinion and have not been influenced in any way, shape, or form.

For and on Behalf of Independent Vehicle Inspection Services Ltd

Engineer - Ian Crabtree CAE AMIMI


Biography

I am a time served Engineer with Qualifications. I have in excess of 17 years' experience in the Motor Industry and have been dealing with Engineering and Assessing issues daily. I am qualified to comment on the above matter by my vocational experience in this field and formal qualifications. As a company we will always comply with Civil Procedure Rules.

Please find images below