

Coverage Options

Day 1 Coverage

Eliminates the standard 30 day and 1,000 mile claim waiting period.

Enhanced Seals/Gaskets

Provides coverage for leaking seals/gaskets on covered components in conjunction with a covered repair and independently.

Retail Labor Rate

Increases the \$150 hourly labor rate reimbursement to the retail labor rate as validated and determined by CornerStone.

Enhanced Limits of Liability

Increases the per claim limit of liability from \$5,000 to the covered vehicle's actual cash value.



Why CornerStone?

Financial & Peace-of-Mind Protection

Unexpected repairs can be costly and time consuming. CornerStone United offers flexible vehicle protection solutions to match your unique vehicle, driving habits and budget.

Not all benefits/coverages are available for all states or for all lenders. Please refer to the applicable contract for specific benefits, terms, conditions, limits of liability and exclusions.



ValueGuard

Affordable Protection
From Costly Repairs

Usage Options



Scan to
learn more

Suspension/Tire Modifications

Provides coverage for vehicles lifted 6"-12" or with tires from 35"-40".

Commercial Use

Provides coverage for vehicles used commercially such as livery, trade work, fleet use and more.

Engine/Powertrain Modifications

Provides coverage for vehicles with specific modifications such as chips/tuners, cold air intakes, high flow catalyst exhausts and more!

Snowplow Vehicle

Provides coverage for units that are equipped to plow snow.



Administered by:

CornerStone United, Inc.
1020 Main Avenue, NW
Hickory, NC 28601

1-866-912-2770

www.cornerstoneunited.com

csa.bro.vg 2.25

Coverage Benefits

Protection From the Expenses of Costly Repairs*

ValueGuard coverage levels prevent out-of-pocket expenses for costly repairs such as:

Engine	\$8,400
Transmission	\$4,800
Air Conditioner	\$1,400
Electronic Control Module	\$1,500
Electrical	\$1,150
Anti-lock Brakes	\$1,000
Fuel Pump	\$850

*Based on CornerStone United adjustable claims data

Rental Expense

Up to \$35 per day, up to 5 days, for substitute transportation in the event of a covered mechanical breakdown.

Trip Interruption

Up to \$75 per day, up to 3 days, for restaurant meals and lodging in a hotel/motel.



Towing & Roadside Assistance

Up to \$100 per occurrence for covered emergencies, including:

- Emergency Towing
- Flat Tire Assistance
- Fuel, Oil, Fluid & Water Delivery Service
- Lock-out Assistance
- Battery Assistance



Standard Coverage

ENGINE (GAS OR DIESEL):

Internally lubricated engine parts including: pistons, piston rings, piston pins, crankshaft, main bearings, thrust bearings / shims, connecting rods, connecting rod bearings, camshaft, camshaft bearings, balance shaft, balance shaft bearings, timing chain or belt, timing gears, tensioners / guides, intake and exhaust valves, valve springs, valve guides, push rods, rocker arms, rocker arm shafts, cam followers, lash adjusters, lifters, oil pump, oil pump housing, oil pump pressure relief valve and spring; valve covers; timing gear cover; oil pan; oil dipstick and tube

TRANSMISSION:

Automatic: All internal parts; Torque converter, front pump, planetary gear set, clutches, clutch apply piston, internal sealing rings, input and output shafts, roller clutches, bands, check balls, band apply servo, drums, center support, governor assembly, vacuum modulator, valve body, stator and stator shaft, bushings, pressure regulator valve and bearings and valve body
DC T (Dual Clutch Transmission): All internal parts; Torque converter, front pump, planetary gear set, clutches, clutch apply piston, internal sealing rings, input and output shafts, roller clutches, bands, check balls, band apply servo, drums, center support, governor assembly, vacuum modulator, valve body, stator and stator shaft, bushings, pressure regulator valve and bearings and valve body
Manual: All internal parts; Gears, shafts, bearings, bushings, counter shaft, synchronizers, synchronizer sleeves, detent balls, thrust washers, shift forks, levers, collars, and springs

HYBRID / ELECTRIC VEHICLE:

Drive motor(s); stator and rotor; drive battery pack

TRANSFER UNIT(4x4):

All internal parts: internal gears, shafts, bearings, bushings, input and output shafts, counter shaft, synchronizers and sleeves, springs and viscous couplings

DIFFERENTIAL UNIT:

All internal parts: ring and pinion gears, carrier assembly, bearings and shims

SEALS AND GASKETS:

Seals and gaskets for covered components are only covered in conjunction with a covered repair

Information provided in this brochure is intended to provide only a brief description of program benefits. Please refer to the applicable contract for specific terms, conditions, limits of liability and exclusions. For costs and complete details, please see your dealer representative.

Advanced Coverage

Includes all Standard Coverage, plus:

ENGINE:

Starter motor, drive & solenoid; flexplate

COOLING:

Water pump; cooling fan clutch and fan; electric fan motors

FUEL DELIVERY:

Electric and mechanical fuel pumps; fuel distributor; fuel tank sending unit; metal fuel lines

DRIVE AXLE:

Drive shafts; Propeller Shaft; Axle shafts; Half-Shaft; Constant Velocity (CV) joints; tripod joints

STEERING:

Power steering pump; all internal parts of rack & pinion; steering gearbox; power cylinder assembly

SUSPENSION:

Upper and lower control arms; control arm shafts and bushings; upper and lower ball joints; kingpins and kingpin bushings / bearings

INTERIOR / EXTERIOR ELECTRICAL:

Power seat motors; power door lock switches; power mirror switch; windshield washer pump and switch; horn(s) and horn button; cruise control main switch

BRAKES:

Master cylinder; wheel cylinders; disc brake calipers; metal hydraulic lines and fittings; proportioning valve

AIR CONDITIONING:

Compressor; clutch; coil and pulley; condenser; evaporator

SEALS AND GASKETS:

Seals and gaskets for covered components are only covered in conjunction with a covered repair

Elite Coverage

Includes all Advanced Coverage, plus:

ENGINE (GAS OR DIESEL):

Engine mounts; harmonic balancer; crankshaft pulley; vacuum pump; diesel injection pump

TRANSMISSION:

Transmission mounts

COOLING:

Radiator; thermostat; hybrid cooling fan, blower motor and pumps; cooling duct(s)

ENGINE / TRANSMISSION ELECTRONICS:

Engine Control Module (ECM); Powertrain Control Module (PCM); Transmission Control Module (TCM); anti-detonation / knock sensor; Throttle Position Sensor (TPS); Camshaft Position (CMP) sensor(s); Crankshaft Position (CKP) sensor; Vehicle Speed Sensor (VSS); Air fuel ratio sensor; oxygen sensor(s); intake air temperature (IAT) sensor; Manifold Air Pressure (MAP) sensor; Mass Air Flow (MAF) sensor

HYBRID / ELECTRIC VEHICLE:

Hybrid Motor Control Unit (MCU); voltage inverter(s) and converter(s); high voltage battery sensor(s); high voltage harness and junction box

TURBO/SUPERCHARGER:

All internally lubricated parts including bearings; turbine & turbine shafts

FUEL DELIVERY:

Fuel pressure regulator; fuel pump driver module; fuel pressure sensor; fuel gauge sending unit; fuel tank

HEATING / VENTILATION / AIR CONDITIONING (HVAC):

Expansion valve; POA valve; H block; hi / low pressure cut-off switch; heater core; heater control valve; heater blower motor

STEERING:

Steering knuckles, pitman arm; idler arm; tie rod ends; drag link / center link

SUSPENSION:

Strut bar and bushings; sway bar, links and bushings; spindles and spindle supports; shackle bushings and eye bushings; coil springs, torsion bars and bushings; wheel bearings; automatic leveling unit compressor

BRAKES:

Vacuum brake booster; combination valve; backing plates; springs, clips and retainers; self-adjusters; rear activators

ANTI-LOCK BRAKES (ABS):

Electronic control unit; anti-lock computer module; wheel speed sensors / exciters

DRIVE AXLE:

"U" Joints; axle bearings; center support bearings; locking hubs

INTERIOR / EXTERIOR:

Glove box door and hinge; manually operated seat tracks; interior and exterior door handles; door hinges; map / courtesy light assembly

INTERIOR / EXTERIOR ELECTRICAL:

Turn signal switch; emergency warning flashers switch; headlamps switch, wiper switch (front and rear); wiper motor (front and rear); wiper control module; brake light switch; power seat switch(s); power window switch(s), factory installed sun / moon roof motor; convertible top motor; power antenna motor, mast and switches; compass; outside air temperature sensor; keyless entry transmitter and receiver

SEALS AND GASKETS:

Seals and gaskets for covered components are only covered in conjunction with a covered repair

Ultimate Coverage

Our most comprehensive coverage plan! If a component isn't on a short list of exclusions - it's covered!

In addition to all components covered under ValueGuard's Standard, Advanced and Elite coverage levels, Ultimate Coverage covers 100s OF ADDITIONAL COMPONENTS! Virtually every mechanical and electrical component of new and pre-owned vehicles are covered, such as:

- Air door motors
- Anti-theft devices
- Audio system
- Driver assist sensors
- Fuel rail

- Heated seat elements
- LED signal mirrors
- Navigation system
- Rain sensing wiper system
- Seat memory modules

- Seat recliner
- Sunroof guides, tracks & cable
- Vehicle fluid coolers
- Wheel hub assembly