



We're Simplifying Our Auto Program!



A single program for all inventory types

The newest edition to the CornerStone Auto suite of products, Core360, will become available beginning December 1, 2025. Core360 will replace what is known today as our Xtensive, Xpanded and Xotic Series and combine the best parts of each series into a single, simplified auto VSC program.

Designed for independent and franchise dealers with all inventory types, Core360 will allow agents and dealers to focus on what is most important - sales.



Core360 FAQs

What is prompting the change from the existing Xpanded, Xtensive and Xotic Series to Core360?

Both our Xpanded and Xtensive Series include coverage for pre-owned inventory. Often times, it creates confusion as to which series to install at a dealer and which one should be offered at sale time. By combining the best parts of these series into a single program, understanding and selling the program will be easier.

What does the combination of the existing series look like as Core360?

Essentially, we've taken the "new/extended eligibility" coverage from Xtensive and the "used" coverage from Xpanded and put it into a single program. Core360 will also automatically include an offering for exotic vehicles that may enter a dealer's pre-owned inventory from time to time, creating more sales opportunities with just a single auto VSC program.

Will the eligibility for Core360 be different?

No, the eligibility that dealers look forward to under Xpanded and Xtensive will be the same under Core360. That includes the basic current + 20 model years and 200,000mi starting odometer through the unique "any age/any mileage" offering. Trucks and vans, including cab/chassis, up to class 5 remain eligible and exotic vehicles up to current + 10 model years in age and 85,000mi are eligible.

How will the classing work with Core360?

We've made this very easy and consistent with how classing works today. For vehicles qualifying for "new/extended eligibility", the classing will follow the existing 12 class Xtensive classing. For "used" coverage, the classing will follow the existing 5 class Xpanded classing. Exotic vehicles will continue to class through the 3 class structure that is currently used through the Xotic Series.



Core360 FAQs

Will Core360 include changes to coverage levels?

For non-exotic vehicles, the coverage will be similar to that of Xpanded in that there will be 4 stated component coverage levels and an Ultimate exclusionary level of coverage. Core360 will continue to offer CPO and non-CPO wrap and wrap plus for vehicles that qualify. Exotic vehicles will maintain 2 stated component and an Ultimate exclusionary level of coverage.

Will there be any changes to terms on Core360?

All existing terms will remain available and we will be introducing additional “used” coverage terms of 6/50 and 6/72. For non-wrap “new/extended eligibility” terms, the calculation of the term will now work as a “used” term. This means that the “new” term selected will be in addition to the sale date and sale mileage, bringing consistency to how expiration dates/mileage are determined. Currently, “new/extended eligibility” term mileage calculates from zero miles.

Will surcharge coverage options continue to be included on Core360?

Yes! We will continue to offer a unique program that includes coverage options for vehicles used commercially, with lifts up to 12”, with tires up to 35” and with certain performance modifications all automatically without the need for a surcharge or any additional options selected for non-exotic vehicles. This will allow Core360 to continue offering more sales opportunities and fewer claim denials.



Will Xtra and ValueGuard continue to be available?

Both will round out CornerStone Auto’s VSC offering for all sales types:

Xtra: A-la-carte limits of liability VSC program

ValueGuard: Budget VSC program

Core360: Standard VSC program for all inventory types