A **contested claim** is one where multiple people are claiming the right to a benefit that only one party has a right to; the *only option is filing a Board Appeal which must be post-marked or received by the Board within 60 days from the date the RO mailed the decision.* 

A VBA **insurance claim** can have a complaint filed with a United States district court in the jurisdiction in which you reside within 6 years from when the right of action first accrues.

