ClaimPilots | Terms of Service

Effective October 2, 2026 | Version 2026.10.02.1

01. Agreement and acceptance

These Terms of Service (the “Terms”) are a binding agreement between you and ClaimPilots, a Delaware limited liability company (“ClaimPilots,” “we,” “us,” or “our”). They govern your access to claimpilots.us, your ClaimPilots account, the ClaimPilots software platform, and related tools, content, communications, and services (collectively, the “Platform”).

By creating an account, selecting an acceptance control, purchasing access, or using the Platform, you acknowledge that you have read and agree to these Terms and the policies incorporated by reference. If you do not agree, do not use the Platform. You must be at least 18 years old and legally able to enter this agreement.

02. Platform purpose and license

ClaimPilots is a veteran-controlled software platform. It uses document processing, structured workflows, rules-based systems, and machine intelligence to help users organize records, understand evidence, identify potential evidence gaps and benefit pathways, prepare editable materials, and assemble user-reviewed exports.

Subject to these Terms and the access you purchase, ClaimPilots grants you a limited, personal, non-exclusive, non-transferable, revocable license to use the Platform for your own lawful benefits-related research, organization, preparation, and record management. The Platform and its outputs are tools; they do not replace the decisions of the claimant, VA, a VA-accredited representative, or an independent licensed professional.

03. VA accreditation and non-representation boundary

ClaimPilots is not a law firm, Veterans Service Organization, government agency, or VA-accredited attorney, claims agent, or representative. ClaimPilots does not enter an appearance, accept a power of attorney, communicate with VA as your representative, file a claim or appeal for you, advocate before VA, or receive a percentage of your benefits. Relevant authorities include 38 U.S.C. § 5904, 38 C.F.R. § 14.627, 38 C.F.R. § 14.629, 38 C.F.R. § 14.636.

The Platform may generate individualized, editable software output from information you provide, including evidence maps, possible pathways, readiness information, narratives, checklists, draft forms, and packet materials. These outputs are informational preparation tools, not a representation agreement, legal opinion, VA determination, or instruction that you must file a particular claim. You control which issues to pursue and whether, when, and how anything is edited, shared, signed, or submitted.

For advice or assistance that requires VA accreditation or legal judgment, use a VA-accredited attorney, claims agent, or VSO representative. Free accredited assistance may be available. You can verify accreditation through VA’s Office of General Counsel accreditation search.

04. No filing or government affiliation

ClaimPilots is not affiliated with, endorsed by, or sponsored by the Department of Veterans Affairs, Department of Defense, or any other government entity. Government forms, rating criteria, regulations, and public materials remain the property of their respective owners.

Unless a separate feature expressly says otherwise and you provide specific authorization permitted by law, ClaimPilots does not submit forms, evidence, claims, appeals, or correspondence to VA. An export is not proof of filing or receipt. You are responsible for checking current form editions, filing methods, addresses, deadlines, signatures, and VA instructions before use.

05. User control and required review

You remain responsible for the truthfulness, accuracy, completeness, relevance, and lawful use of the information and materials in your workspace. You must review and correct extracted facts, generated text, calculated values, form fields, citations, and exports before relying on or sharing them.

You, not ClaimPilots, make the final decisions about conditions, theories, evidence, representatives, providers, signatures, and submissions. You must not submit information you know is false, altered, misleading, fraudulent, or owned by someone else without authorization.

06. Machine intelligence and automated output

The Claim Intelligence Engine™ incorporates advanced machine intelligence, document analysis, reasoning systems, deterministic rules, and proprietary evidence workflows developed specifically for veterans. Machine intelligence is one component of the platform, not the product itself. Automated systems can misunderstand records, omit context, make calculation or classification errors, identify an inapplicable pathway, or generate incomplete or inaccurate language. A confidence score, readiness score, relationship, signal, or recommendation is not a factual or legal determination.

Outputs are advisory drafts. ClaimPilots does not guarantee that every relevant issue will be found, that every identified pathway is available, or that an output will satisfy VA requirements. Human review by you and, when appropriate, a qualified accredited or licensed professional is required.

07. No legal, medical, financial, or tax advice

The Platform does not provide legal, medical, financial, tax, or fiduciary advice. ClaimPilots does not diagnose, treat, prescribe, establish causation, determine employability, or render medical opinions. Medical or legal source material displayed by the Platform is provided for context and must not be treated as professional advice for your individual circumstances.

A draft DBQ, nexus document, medical summary, or provider-review file remains an editable preparation document unless and until an independent qualified provider personally reviews the relevant information and determines that any examination, finding, diagnosis, opinion, completion, attestation, or signature is professionally appropriate.

08. Review with your own clinician

Unsigned DBQ and Nexus preparation drafts require independent review by a qualified clinician of your choice. You arrange any clinical services directly. ClaimPilots does not provide medical opinions or signatures.

Your clinician decides whether the records support any diagnosis, opinion, or completed clinical document. Preparing a draft does not guarantee a signature or a VA outcome.

09. Purchases, renewals, and refunds

Before a ClaimPilots platform purchase, checkout presents the selected product, amount due, payment frequency, included deliverables, material exclusions, and applicable refund terms. Unless checkout expressly identifies a recurring subscription, the purchase is a one-time charge. Taxes may be added when required.

Eligible platform purchases are governed by the version of the ClaimPilots 21-Day Refund Policy accepted at checkout. A refund may become unavailable after an included paid service is deliberately started, completed, generated, delivered, or otherwise used as described in that policy. Account deletion does not create a refund right. Chargebacks, payment disputes, and suspected fraud may result in suspension while reviewed.

10. Accounts and security

You must provide accurate account information, protect your credentials and authentication methods, and promptly notify ClaimPilots of suspected unauthorized access. You are responsible for activity conducted through your account unless applicable law provides otherwise. Do not share an account or allow another person to impersonate you.

ClaimPilots may require identity, eligibility, payment, or security verification and may restrict access when verification fails, misuse is suspected, or protection of a user, provider, or the Platform reasonably requires it.

11. User content and permissions

You retain ownership of the records, statements, answers, and other content you lawfully provide (“User Content”). You grant ClaimPilots and its controlled service providers a limited license to host, reproduce, process, transform, transmit, and display User Content only as reasonably necessary to operate, secure, support, and improve the requested Platform functions, comply with law, and honor your directions.

You represent that you have the right and any required consent to upload and use User Content, including records concerning another person. Do not upload malware, unlawfully obtained records, material that infringes another person’s rights, or information you are not authorized to disclose.

12. Privacy and health information

The Privacy Notice describes ClaimPilots’ handling of personal information. ClaimPilots is not automatically a HIPAA covered entity merely because users upload medical information. When ClaimPilots performs a function for a HIPAA-covered provider that makes ClaimPilots a business associate, that relationship is governed by an applicable Business Associate Agreement and HIPAA requirements.

When you initiate provider sharing or another collaboration workflow, you authorize ClaimPilots to make the information you select available to the intended recipient for that purpose. Review the scope before sharing. Privacy, security, retention, and account-deletion requests remain subject to legal, fraud-prevention, security, backup, and audit obligations.

13. Acceptable use

You may not misuse the Platform or help another person do so.

- Do not submit false evidence, forge or alter records, impersonate another person, or facilitate fraud.
- Do not attempt to bypass access controls, probe vulnerabilities without written authorization, introduce malicious code, scrape protected content, or disrupt the Platform.
- Do not reverse engineer, resell, sublicense, or use the Platform to operate an unauthorized claims-assistance business.
- Do not use Platform output as a substitute for required professional judgment or represent generated material as independently verified when it is not.
- Do not violate applicable law, professional rules, contractual duties, or another person’s privacy or intellectual-property rights.

14. Intellectual property

Except for User Content and third-party materials, ClaimPilots owns or licenses the Platform, software, designs, workflows, scoring methods, taxonomies, compilations, branding, and related intellectual property. No ownership transfers to you. You may use an export for your personal lawful purpose, but may not sell, publish, train competing systems on, or commercially exploit protected Platform components.

If you provide feedback, you permit ClaimPilots to use it without restriction or compensation, provided that doing so does not grant ClaimPilots ownership of your User Content or authorize disclosure of protected personal information.

15. Third-party services and public sources

The Platform may use or link to payment processors, authentication providers, electronic-signature services, cloud infrastructure, communications services, independent providers, public VA resources, and other third parties. Their terms and privacy practices may apply separately. ClaimPilots is not responsible for a third party’s independent service, decision, availability, or content.

References to laws, forms, rating schedules, manuals, timelines, or public websites may change. You must verify current official requirements before taking action.

16. Communications and electronic records

You consent to receive transactional communications electronically, including account, security, purchase, refund, provider-workflow, signature, and service notices. Marketing communications, if any, are subject to the choices and opt-out methods provided with them. You may retain electronic copies of these Terms, receipts, and notices.

Electronic acceptance, acknowledgments, and signatures may have the same effect as handwritten records to the extent permitted by law. You are responsible for maintaining a current email address and access to the devices needed to receive electronic notices.

17. Availability, changes, and beta functions

ClaimPilots may maintain, modify, replace, suspend, or discontinue Platform functions. We do not promise uninterrupted availability or that every function will be available in every product, jurisdiction, device, or workflow. Experimental or beta functions may be changed or removed and should not be relied on for a deadline-sensitive action.

We may correct errors, update regulatory references, or change workflows to improve accuracy, security, or compliance. A material reduction in a paid deliverable remains subject to the purchase terms and applicable law.

18. Suspension, termination, and account deletion

You may stop using the Platform or request account deletion through supported account controls. ClaimPilots may suspend or terminate access for nonpayment, fraud, unsafe or unlawful conduct, material breach, security risk, or when required by law. Where appropriate, we will provide notice and an opportunity to address the issue.

Termination ends your license to use the Platform but does not eliminate accrued payment obligations, ownership rights, warranty disclaimers, liability limitations, dispute rights, or provisions that reasonably survive termination. Export materials you need before requesting deletion.

19. No guaranteed outcome

ClaimPilots does not guarantee eligibility, service connection, a discharge correction or upgrade, survivor benefits, approval, a particular rating, an effective date, payment amount, processing time, provider conclusion, signature, or acceptance of any evidence or form. VA and other government bodies make their own decisions and may request additional evidence or examinations.

Any illustration, readiness measure, rating calculation, scenario, estimate, historical information, or potential pathway is informational and may differ from the government’s determination. Past results and examples do not predict an individual outcome.

20. Warranty disclaimer

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE PLATFORM AND ALL OUTPUTS ARE PROVIDED “AS IS” AND “AS AVAILABLE.” CLAIMPILOTS DISCLAIMS IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, ACCURACY, AND UNINTERRUPTED OR ERROR-FREE OPERATION. SOME JURISDICTIONS DO NOT ALLOW CERTAIN DISCLAIMERS, SO SOME OF THESE TERMS MAY NOT APPLY TO YOU.

21. Limitation of liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, CLAIMPILOTS AND ITS OFFICERS, EMPLOYEES, CONTRACTORS, AND AFFILIATES WILL NOT BE LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, OR FOR LOST BENEFITS, LOST DATA, LOST OPPORTUNITIES, OR MISSED DEADLINES ARISING FROM OR RELATED TO THE PLATFORM.

TO THE MAXIMUM EXTENT PERMITTED BY LAW, CLAIMPILOTS’ TOTAL LIABILITY FOR CLAIMS ARISING FROM THE PLATFORM WILL NOT EXCEED THE GREATER OF THE AMOUNT YOU PAID CLAIMPILOTS FOR THE PRODUCT GIVING RISE TO THE CLAIM DURING THE TWELVE MONTHS BEFORE THE EVENT OR $100. THESE LIMITATIONS DO NOT APPLY WHERE PROHIBITED OR TO LIABILITY THAT CANNOT LAWFULLY BE LIMITED.

22. Indemnification

To the extent permitted by law, you agree to defend, indemnify, and hold ClaimPilots and its officers, employees, contractors, and affiliates harmless from third-party claims, losses, liabilities, and reasonable costs arising from your unlawful User Content, fraud, infringement, misuse of the Platform, unauthorized submission or disclosure, or material violation of these Terms. This obligation does not apply to the extent a claim was caused by ClaimPilots’ own conduct or where prohibited by law.

23. Disputes and applicable law

Before filing a formal claim, you and ClaimPilots agree to make a good-faith effort to resolve the issue by contacting support@claimpilots.us and providing enough information to investigate. This informal process does not shorten a legal deadline or require you to surrender any non-waivable consumer right.

These Terms and any dispute arising from or relating to them or the Platform are governed by applicable United States federal law and the laws of the State of Delaware, without regard to Delaware’s conflict-of-law principles. Subject to any non-waivable consumer right or jurisdictional requirement, the state and federal courts located in Delaware will have exclusive jurisdiction, and you and ClaimPilots consent to personal jurisdiction and venue in those courts. Nothing in these Terms imposes arbitration or waives a jury or class right unless you separately agree to an enforceable written provision. Mandatory consumer protections and rights that cannot lawfully be waived remain unaffected.

24. Changes to these Terms

ClaimPilots may update these Terms to reflect changes in law, security, operations, or the Platform. The effective date and version identify the current agreement. When a change is material, we will provide reasonable notice and request renewed acceptance when required. Changes apply prospectively unless law requires otherwise.

25. General terms

These Terms and the policies or orders expressly incorporated into them are the complete agreement for the subject matter they cover. A specific checkout disclosure controls over these Terms only for a direct conflict concerning that purchase. If a provision is unenforceable, it will be limited to the minimum extent necessary and the remainder will continue.

A failure to enforce a provision is not a waiver. You may not assign your account or this agreement without ClaimPilots' consent. ClaimPilots may assign this agreement as part of a merger, financing, reorganization, sale of assets, or operation of law, subject to applicable privacy and consumer-protection requirements. Headings are for convenience only.

26. Contact

Questions about these Terms, a purchase, or Platform conduct may be sent to support@claimpilots.us or submitted through the ClaimPilots Contact page.