

VETERANS CLAIMS EDUCATION · FREE GUIDE



Asbestos Claim Kit: Navy & All Branches

For any veteran exposed to asbestos in service · Where exposure happened · Conditions · Check presumptives first · Proving exposure · Medical opinions · Smoking · Ratings · Survivors · 6 printable worksheets

Before you start: we are a free education resource. We are not VA, a VSO, an attorney or an accredited claims agent, and we don't assist with or file claims. Only VA decides. Examples are made up to show how the rules work. Describe your own experience truthfully; false statements to VA can have serious consequences.

The key idea: **your job and the spaces you worked in are the evidence**

VA doesn't presume asbestos exposure just because you served on a ship or in an old building. You win by showing what you did, where, and how often, plus a diagnosis and a doctor's opinion linking them. This kit helps you write all of that down.

Who this kit is for: any veteran exposed to asbestos during service: Navy, Army, Air Force, Marine Corps, Coast Guard and Space Force, any job. Guard and Reserve members during qualifying federal duty, and survivors of veterans who died from asbestos disease, can use it too.

WHAT'S INSIDE

1. The basics
2. Where exposure happened
3. Conditions linked to asbestos
4. Check presumptives first
5. How to prove exposure
6. The medical opinion
7. What to say
8. Smoking and other exposure
9. How it's rated
10. How to file, survivors and lawsuits
11. Your checklist

Worksheets: 1 Service and exposure history · 2 Symptoms and diagnosis · 3 My statement · 4 Shipmate or coworker statement · 5 Doctor's opinion request · 6 Records and next steps tracker · Also inside: Official sources

The basics

What it is

A mineral fiber once used for insulation and fireproofing. Fibers breathed in can scar the lungs and cause cancer.

Decades later

Asbestos disease usually appears 10 to 45 or more years after first exposure. Even brief exposure can cause it.

What VA needs

A diagnosis, proof of exposure in service, and a doctor's opinion linking them.

EXAMPLE

Diagnosed 40 years later

Frank was a boiler technician from 1972 to 1978. In his 60s he was diagnosed with asbestosis.

The long delay is normal. His job records, a detailed statement and a pulmonologist's opinion support the claim.

Official sources: [VA: Asbestos exposure](#) · [38 CFR § 3.303](#) · [McGinty v. Brown](#), 4 Vet. App. 428 (1993)

2 · WHERE EXPOSURE HAPPENED

Branch	Common sources
Navy and Coast Guard	Pipe and boiler insulation, gaskets, valves and pumps in engine and fire rooms; overhead pipes in berthing; shipyard overhauls
Army	Brake and clutch work on vehicles (friction products); old barracks and buildings; demolition
Seabees and engineers	Construction, carpentry, roofing, flooring, cement sheet and pipe, demolition
Air Force	Aircraft brakes, insulation and heat shielding; hangars and older buildings
Marines	Time aboard ships; vehicle maintenance; older barracks
Higher-exposure Navy jobs and spaces	What to describe
Boiler technician, machinist's mate, engineman, fireman	Insulated steam lines, boilers, turbines; replacing gaskets and packing
Pipefitter, hull technician, damage controlman	Cutting, removing or patching pipe insulation; welding and repair
Electrician's mate, interior communications	Running cable through insulated bulkheads and overheads
Shipyard time or berthing (any job)	Overhauls when insulation was torn out; sleeping under insulated pipes

Any job can count. A cook or clerk who slept under insulated pipes or lived aboard through an overhaul can still prove exposure. Describe it on Worksheet 1.

ARMY

A motor pool mechanic

Rick replaced brakes and clutches on trucks for 6 years and now has pleural thickening.

Brake and clutch linings are a recognized source. His job record and a coworker statement support the claim.

NAVY

A cook under the pipes

Ray was a mess specialist whose berthing had insulated steam pipes overhead, and he lived aboard through a shipyard overhaul.

His statement, a shipmate's statement and the ship's overhaul history prove exposure.

Official sources: [VA: Asbestos \(jobs and products\)](#) · [Dyment v. West](#), 13 Vet. App. 141 (1999)

3 · CONDITIONS LINKED TO ASBESTOS

Condition	What it is
Asbestosis	Scarring of lung tissue; the most common asbestos disease
Mesothelioma	Cancer of the lining of the lungs or abdomen; closely tied to asbestos
Lung and bronchus cancer	Risk rises with asbestos, and more with smoking too
Larynx and pharynx cancer	Recognized in VA's asbestos guidance
Pleural plaques, thickening or effusion	Changes in the lining of the lungs; may cause no symptoms at first

Get tested. If you worked in these jobs, ask your doctor about a chest CT and breathing tests.

EXAMPLE

Plaques with no symptoms

A routine CT showed pleural plaques for Joe, a former pipefitter.

He files so the connection is on record. It may be rated 0% now, but a future increase is much easier.

4 · CHECK THE PRESUMPTIVE LISTS FIRST

Some asbestos-type cancers are also presumptive by location. If your service fits, you don't need to prove asbestos exposure or get a link opinion.

If you served	Presumptive cancers to check
Vietnam (including ships within 12 nautical miles) or another Agent Orange location	Lung, bronchus, larynx, trachea
Gulf War or post-9/11 locations, including the Persian Gulf, Red Sea and Arabian Sea	Respiratory, head and neck cancers of any type
A radiation-risk activity	Lung cancer and others on the radiation list

EXAMPLE

Two ways to win

Ed was a machinist's mate on a destroyer off Vietnam in 1969 and has lung cancer.

He claims it as an Agent Orange presumptive using deck logs, and lists asbestos exposure as a second basis.

Official sources: [VA: Asbestos](#) · [38 CFR § 3.309\(e\)](#) · [§ 3.320](#) · [§ 3.309\(d\)](#) · [Presumptive Conditions guide](#)

How to prove exposure

1. Get your records: DD-214 and personnel record showing jobs (ratings or MOS), ships, units, schools and evaluations. Request them from the [National Archives](#).
2. Find shipyard and overhaul periods: ship histories and [deck logs](#).
3. Fill out Worksheet 1: every job, place, task, how often, and what protection you had.
4. Write your statement (Worksheet 3) on [VA Form 21-4138](#). Our free [Statement Writer](#) can help you put it into words: veteransclaimsedu.com/statement-writer.
5. Get shipmate or coworker statements (Worksheet 4) on [VA Form 21-10210](#).
6. Be honest about work after service, and ask your doctor to address it.

Records rarely say “asbestos.” That’s normal. Your job, places and detailed statements are how exposure is usually proven.

EXAMPLE

Fixed after a denial

VA denied Tom’s asbestosis because his records only said “Seaman.”

He files a Supplemental Claim with a detailed statement, two shipmate statements and the ship’s overhaul history. VA grants it.

6 · THE MEDICAL OPINION

- ☐ Your in-service jobs and exposure, and any post-service exposure
- ☐ Imaging, breathing tests or pathology
- ☐ “At least as likely as not” language, with medical reasons
- ☐ Why service exposure was a significant cause, even with other exposures

Sample opinion: *“I reviewed the veteran’s records showing 6 years as a boiler technician aboard Navy ships, including two shipyard overhauls, and his CT findings of pleural plaques and fibrosis. It is at least as likely as not that his asbestosis is caused by asbestos exposure during service, given the heavy, prolonged exposure and the typical latency period.”*

Give your doctor Worksheet 5 and your Worksheet 1. Your doctor can also use VA’s public Disability Benefits Questionnaires.

Official sources: [38 CFR § 3.159](#) · [VA: Public DBQs](#) · [VA Form 21-4138](#) · [VA Form 21-10210](#)

7 · WHAT TO SAY

Instead of	Try saying
“There was asbestos everywhere.”	“As a boiler technician aboard USS [name] from 1972 to 1976, I replaced gaskets and repaired insulated steam lines in the fire room several times a week, without a respirator.”
“The ship was old.”	“During the 1974 overhaul at [shipyard], workers tore out pipe insulation for months, and dust covered our work spaces and berthing.”
“I worked on trucks.”	“I replaced brake shoes and clutch plates on 2½-ton trucks about 3 times a week for 6 years, blowing out the dust with compressed air.”

"I built things."

"As a Seabee I cut cement sheet and tore out old floor tile and roofing on [base] from 1980 to 1983."

"I can't breathe well."

"I was diagnosed with asbestosis by CT in 2024. I get short of breath walking one block."

8 · SMOKING AND OTHER EXPOSURE

- ☐ Smoking doesn't automatically sink your claim. Asbestos and smoking together raise lung cancer risk more than either alone; your doctor can explain how service exposure contributed.
- ☐ Mesothelioma and asbestosis aren't caused by smoking.
- ☐ Post-service exposure doesn't automatically rule you out. Be honest, and ask your doctor to address why service exposure was still significant.

EXAMPLE

A smoker with lung cancer

Bill smoked for 20 years and spent 4 years in a Navy fire room.

He's honest about smoking. His oncologist writes that asbestos exposure in service, combined with smoking, at least as likely as not contributed to the cancer.

Official sources: [38 CFR § 3.300](#) · [§ 3.102](#) (benefit of the doubt)

9 · HOW IT'S RATED

Condition	What VA looks at
Asbestosis and pleural disease	Breathing test results (like FVC and DLCO), oxygen needs and heart strain
Mesothelioma, lung and other cancers	100% during treatment and for a period after, then a VA exam; then VA rates what's left

Serious lung disease can also lead to Special Monthly Compensation (SMC) if you need help at home or are housebound.

Official sources: [38 CFR § 4.96](#) · [§ 4.97](#) · [§ 3.350](#) (SMC)

10 · HOW TO FILE, SURVIVORS AND LAWSUITS

1. File an Intent to File ([VA Form 21-0966](#)).
2. Get tested and diagnosed.
3. Complete Worksheets 1–5 and gather your records.
4. File [VA Form 21-526EZ](#), listing each condition and "asbestos exposure in service."
5. Go to your C&P exam and describe your exposure and symptoms.
6. Denied? Within 1 year, file a Supplemental Claim ([VA Form 20-0995](#)) with new evidence, or ask for a review.

Survivors

If a veteran died from asbestos disease linked to service, the spouse or dependent children may qualify for DIC ([VA Form 21P-534EZ](#)), even if the veteran never filed.

Lawsuits and trusts

Claims against asbestos product makers are separate from VA. You generally can't sue the military. Ask a VA-accredited attorney or VSO how a settlement could affect needs-based benefits like pension.

EXAMPLE

A widow's claim

Mary's husband, a Navy pipefitter, died of mesothelioma. He never filed.

She files for DIC with his service records, death certificate, medical records and a doctor's opinion.

Official sources: [VA: DIC](#) · [38 CFR § 3.1010](#) · *Feres v. United States*, 340 U.S. 135 (1950)

11 · YOUR CHECKLIST

- ☐ Filed an Intent to File
- ☐ Diagnosis from imaging, breathing tests or pathology
- ☐ Checked the presumptive lists
- ☐ Records showing jobs, ships, units and shipyard periods
- ☐ Worksheet 1 completed
- ☐ Statement written (Worksheet 3 or our Statement Writer)
- ☐ Shipmate or coworker statements (Worksheet 4)
- ☐ Medical opinion that addresses smoking and post-service work (Worksheet 5)
- ☐ Filed VA Form 21-526EZ listing asbestos exposure
- ☐ Survivor? Filed for DIC



Service and exposure history

List every job and place. Be specific about tasks, how often, and protection.

Dates	Branch, unit or ship	Job (rating or MOS)	Where I worked and slept	Tasks and how often	Protection?
1972–76	USS Example (DD-000)	BT2	Fire room; aft berthing under pipes	Replaced gaskets, patched lagging; daily	None
1980–83	NMCB 4	Builder (Seabee)	Construction sites	Cut cement sheet, tore out floor tile; weekly	Paper mask



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Shipyard overhauls or building demolitions I was present for (where, when, how long):

Exposure after service (jobs, years, how often), described honestly:

Symptoms and diagnosis

Track your diagnosis, tests and how breathing problems affect you.

Diagnosis (and date): _____

Diagnosed by (doctor, clinic): _____

Tests done (CT, X-ray, breathing tests, biopsy) and dates: _____

Date	Symptom	What I couldn't do	Treatment / oxygen / meds
3/4	Short of breath	Had to stop after one block; couldn't carry groceries	Inhaler



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My statement

Fill in your own facts. Copy it onto VA Form 21-4138 or attach it to your claim. Prefer to type it? Use our free Statement Writer at veteransclaimsedu.com/statement-writer.

I, _____, served in the _____ from _____ to _____.

I served with/aboard _____ from _____ to _____.

My job was _____. I worked in _____ and slept in _____.

My duties that involved asbestos: _____

I did this about _____ (how often) for _____ (how long), with _____

(protection or none).

Shipyard overhauls or demolition I was present for: _____

After service, my exposure was: _____

I was diagnosed with _____ in _____ by _____.

It affects my daily life and work by _____

I certify that these statements are true and correct to the best of my knowledge.

Signature _____ Date _____



Shipmate or coworker statement

Give this to someone who served or worked with you. They copy it onto VA Form 21-10210, or use our free Statement Writer at veteransclaimsedu.com/statement-writer.

My name is _____. My phone or email is _____.

I served with _____ at/aboard _____ from _____ to _____.

Our jobs were _____

What I saw them do, and how often: _____

The conditions (dust, insulation, brakes, overhauls, protection): _____

I certify that these statements are true and correct to the best of my knowledge.

Signature _____ Date _____

Example: *"I served with [veteran] in the fire room of USS [name] from 1973 to 1975. We replaced gaskets and patched steam line insulation several times a week with no respirators, and dust fell on our bunks during the 1974 overhaul."*



Doctor's opinion request

Give this page, your Worksheet 1 and your records to your doctor.

Dear Dr. _____,

I'm filing a VA disability claim for [condition]. VA asks whether it is "at least as likely as not" (50% or more) that my condition was caused by asbestos exposure during my military service. Would you consider writing an opinion that:

- ☐ Says you reviewed my service and exposure history (attached) and my medical records
- ☐ States the diagnosis and the tests that confirm it
- ☐ Gives your opinion using "at least as likely as not" language
- ☐ Explains your medical reasons, including latency and how heavy the exposure was
- ☐ Addresses any smoking or post-service exposure and why service exposure was still significant

VA's public Disability Benefits Questionnaires are at benefits.va.gov/compensation/dbq_publicdbqs.asp. Thank you.

Notes from my appointment:



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Item	Requested or done	Date	Notes
<i>Personnel record</i>	<i>National Archives</i>	—	<i>Shows BT rating and ships</i>
Intent to File			
Service treatment records			
Ship histories / deck logs (overhauls)			
Chest CT / breathing tests			
Shipmate or coworker statements			
Doctor's opinion			
VA Form 21-526EZ filed			
C&P exam			
Decision received			

Official sources

The rules in this kit come from these official sources. Click or type any link.

- VA pages: [Asbestos exposure](#) · [DIC](#) · [Public DBQs](#) · [Find an accredited representative](#)
- Forms: [VA Form 21-0966](#) · [VA Form 21-526EZ](#) · [VA Form 21-4138](#) · [VA Form 21-10210](#) · [VA Form 20-0995](#) · [VA Form 21P-534EZ](#)
- Regulations: [38 CFR § 3.102](#) · [§ 3.159](#) · [§ 3.300](#) · [§ 3.303](#) · [§ 3.309](#) · [§ 3.320](#) · [§ 3.350](#) · [§ 3.1010](#) · [§ 4.96](#) · [§ 4.97](#)
- Court cases: [McGinty v. Brown, 4 Vet. App. 428 \(1993\)](#) · [Ennis v. Brown, 4 Vet. App. 523 \(1993\)](#) · [Dyment v. West, 13 Vet. App. 141 \(1999\)](#) · [Feres v. United States, 340 U.S. 135 \(1950\)](#)
- Records: [National Archives: Military service records](#) · [National Archives: Deck logs](#)
- More free guides: [Asbestos Claims](#) · [Statement Writer](#) · [Presumptive Conditions](#) · [Sea Service by Era](#) · [C&P Exams](#)

Stressed or struggling? You don't have to wait for a crisis. Dial 988, then press 1 · Text 838255 · Free, confidential, 24/7.

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