

**714.16B Identity theft — civil cause of action.**

In addition to any other remedies provided by law, a person as defined under [section 714.16, subsection 1](#), suffering a pecuniary loss as a result of an identity theft by another person under [section 715A.8](#), or a financial institution on behalf of an account holder suffering a pecuniary loss as a result of an identity theft by another person under [section 715A.8](#), may bring an action against such other person to recover all of the following:

1. Five thousand dollars or three times the actual damages, whichever is greater.
2. Reasonable costs incurred due to the violation of [section 715A.8](#), including all of the following:
  - a. Costs for repairing the victim's credit history or credit rating.
  - b. Costs incurred for bringing a civil or administrative proceeding to satisfy a debt, lien, judgment, or other obligation of the victim.
  - c. Punitive damages, attorney fees, and court costs.

For purposes of [this section](#), “*financial institution*” means the same as defined in [section 527.2](#), and includes an insurer organized under [Title XIII, subtitle 1](#), of this Code, or under the laws of any other state or the United States.

99 Acts, ch 47, §1; 2005 Acts, ch 18, §2

Referred to in [§614.4A](#)