

**633.410 Limitation on filing claims against decedent's estate.**

1. All claims against a decedent's estate, other than charges, whether due or to become due, absolute or contingent, liquidated or unliquidated, founded on contract or otherwise, are forever barred against the estate, the personal representative, and the distributees of the estate, unless filed with the clerk within the later to occur of four months after the date of the second publication of the notice to creditors or, as to each claimant whose identity is reasonably ascertainable, one month after service of notice by ordinary mail to the claimant's last known address.

2. Notwithstanding [subsection 1](#), claims for debts created under [section 249A.53](#), [subsection 2](#), relating to the recovery of medical assistance payments shall be barred under [this section](#) unless filed with the clerk within six months after sending notice by electronic transmission, on the form prescribed in [section 633.231](#) for intestate estates or on the form prescribed in [section 633.304A](#) for testate estates, to the entity designated by the department of human services to receive notice.

3. Notice is not required to be given by mail to any creditor whose claim will be paid or otherwise satisfied during administration and the personal representative may waive the limitation on filing provided under [this section](#). [This section](#) does not bar claims for which there is insurance coverage, to the extent of the coverage, or claimants entitled to equitable relief due to peculiar circumstances.

[C51, §1373; R60, §2405; C73, §2421; C97, §3349; C24, 27, 31, 35, 39, §11972; C46, 50, 54, 58, 62, §635.68; C66, 71, 73, 75, 77, 79, 81, §633.410]

[84 Acts, ch 1080, §9](#); [85 Acts, ch 92, §1](#); [89 Acts, ch 35, §6](#); [95 Acts, ch 68, §7](#); [2001 Acts, ch 109, §3](#); [2007 Acts, ch 134, §14](#); [2010 Acts, ch 1137, §7](#)