

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

1. 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:

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

2. 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](#); [2013 Acts, ch 30, §209](#)

Referred to in [§614.4A](#)