

99B.12 Games between individuals.

1. Except in instances where because of the location of the game or the circumstances of the game [section 99B.3](#), [section 99B.5](#), [section 99B.6](#), [section 99B.7](#), [section 99B.7B](#), [section 99B.8](#), or [section 99B.9](#) is applicable, individuals may participate in gambling specified in [subsection 2](#), but only if all of the following are complied with:

- a. The gambling is incidental to a bona fide social relationship between all participants.
- b. The gambling is not participated in, either wholly or in part, on or in any property subject to [chapter 297](#), relating to schoolhouses and schoolhouse sites.
- c. All participants in the gambling are individuals, and no participant may participate as the agent of another person.
- d. The gambling shall be fair and honest, and shall not be designed, devised or adapted to permit predetermination of the winner, or to prevent a participant from winning, and no concealed numbers or conversion charts may be used to determine the winner of any game.
- e. No person receives or has any fixed or contingent right to receive, directly or indirectly, any profit, remuneration, or compensation from or as a result of the gambling, except any amount which the person may win as a participant on the same basis as the other participants.
- f. No person may participate in any wager, bet or pool which relates to an athletic event or contest and which is authorized or sponsored by one or more schools, educational institutions, or interscholastic athletic organizations if the person is a coach, official, player or contestant in the athletic event or contest.
- g. No participant wins or loses more than a total of fifty dollars or other consideration equivalent thereto in one or more games or activities permitted by [this section](#) at any time during any period of twenty-four consecutive hours or over that entire period. For the purpose of this paragraph a person wins the total amount at stake in any game, wager or bet, regardless of any amount that person may have contributed to the amount at stake.
- h. No participant pays an entrance fee, cover charge, or other charge for the privilege of participating in gambling, or for the privilege of gaining access to the location in which gambling occurs.
- i. In any game requiring a dealer or operator, the participants must have the option to take their turn at dealing or operating the game in a regular order according to the standard rules of the game.

2. Games which are permitted by [this section](#) are limited to the following:

a. Card and parlor games, including but not limited to poker, pinochle, pitch, gin rummy, bridge, euchre, hearts, cribbage, dominoes, checkers, chess, backgammon, pool, and darts. However, it shall be unlawful gambling for any person to engage in bookmaking, or to play any punchboard, pushcard, pull-tab, or slot machine, or to play craps, chuck-a-luck, roulette, klondike, blackjack, chemin de fer, baccarat, faro, equality, three-card monte, or any other game, except poker, which is customarily played in gambling casinos and in which the house customarily provides a banker, dealer, or croupier to operate the game, or a specially designed table upon which to play the game.

b. Games of skill and games of chance, except those prohibited by paragraph “a” of [this subsection](#).

c. Wagers or bets between two or more individuals who are physically in the presence of each other with respect to a contest specified in [section 99B.11](#), [subsection 2](#), except as provided in [subsection 1](#), paragraph “g”, or with respect to any other event or outcome which does not depend upon gambling or the use of a gambling device unlawful in this state.

3. An individual may not be convicted of a violation of [this section](#) unless the individual had knowledge of or reason to know the facts constituting the violation.

[C75, §726.12; C77, 79, 81, §99B.12]

[2002 Acts, ch 1068, §14](#); [2003 Acts, ch 44, §33](#); [2007 Acts, ch 119, §5](#)