

**523D.7 Civil liability.**

1. A provider is liable to the person contracting for continuing care or senior adult congregate living services for damages and repayment of all fees paid to the provider, facility, or person violating [this chapter](#), less the reasonable value of care and lodging provided to the resident by or on whose behalf the contract for continuing care or senior adult congregate living services was entered into prior to discovery of the violation, misstatement, or omission, or the time the violation, misstatement, or omission should reasonably have been discovered, together with interest at the legal rate for judgments and court costs and reasonable attorney fees, if the provider does any of the following:

a. Enters into a contract to provide continuing care or senior adult congregate living services without having first delivered a disclosure statement meeting the requirements of [this chapter](#) to the person contracting for continuing care or senior adult congregate living services and to the person's personal representative if one is appointed by the person.

b. Enters into a contract to provide continuing care or senior adult congregate living services with a person who has relied on a disclosure statement which contains any untrue statement of a material fact or omits to state a material fact necessary in order to make the statements made, in light of the circumstances under which they are made, not misleading.

2. Liability under [this section](#) exists regardless of whether or not the provider or person liable had actual knowledge of the misstatement or omission.

3. A person shall not file or maintain an action under [this section](#) if the person, before filing the action, received an offer to refund, payable upon acceptance, all amounts paid the provider, facility, or person violating [this chapter](#), together with interest from the date of payment, less the reasonable value of care and lodging provided prior to receipt of the offer, and the person failed to accept the offer within thirty days of its receipt. At the time a provider makes a written offer of refund, the provider shall file a copy with the division of insurance. The refund offer shall refer to the provisions of [this section](#).

4. An action shall not be maintained to enforce a liability created under [this chapter](#) unless brought before the expiration of six years after the execution of the contract for continuing care or senior adult congregate living services which gave rise to the violation.

5. Except as expressly provided in [this chapter](#), civil liability in favor of a private party shall not arise against a person, by implication, from or as a result of the violation of [this chapter](#). [This chapter](#) does not limit a liability which may exist by virtue of any other statute or under common law if [this chapter](#) were not in effect.

**89 Acts, ch 217, §7; 2024 Acts, ch 1031, §12**

Subsection 1, paragraphs a and b amended