§ 13-101. Transfer of claims. Any claim or demand can be transferred, except in one of the following cases:

1. Where it is to recover damages for a personal injury;

2. Where it is founded upon a grant, which is made void by a statute of the state; or upon a claim to or interest in real property, a grant of which, by the transferrer, would be void by such a statute;

3. Where a transfer thereof is expressly forbidden by: (a) a statute of the state, or (b) a statute of the United States, or (c) would contravene public policy.