

Health & Fitness Clubs:

Exercise your judgment

The Health and Fitness industry is booming in America. But before you join any club, take some time to focus your search. Every health club is different. So visit several before you decide. And read the following tips about health clubs and the Health Spa Services Act.

BEFORE YOU JOIN

- Assess your goals for joining and keep your priorities in mind when visiting.
- Visit the health club at the time of day you plan to work out.
- Check the hours of operation and any limitations on use.
- Get referrals and talk to members of the club.
- Ask about trial offers or short-term memberships.
- Compare prices and special offers among several clubs that meet your needs.

WHEN YOU'RE READY TO JOIN

Indiana's Health Spa Services Act regulates membership in health and fitness clubs. Here are a few tips to keep in mind as you consider joining a club:

- Read the contract completely and make sure you understand the terms.
 - Your contract cannot be for more than three years.
 - Lifetime health spa contracts are not permitted under Indiana law.
 - Check for an automatic renewal provision; this will extend the term of the contract unless you give notice of termination.
 - Under Indiana law, if the health club is sold, the purchaser assumes contracts and liabilities from the previous owner.
- Understand your right to cancel.
 - The contract must notify of your right to cancel within three business days of signing.
 - You may also cancel for the following reasons:
 - The club moves more than five miles from the original location.
 - The club closes and your contract is not transferred to a similar facility within five miles.
 - You become totally disabled for the life of the contract.
 - Your death.

If your contract is cancelled for any of these reasons, the health spa must return the unused portion of your payments. All refunds must be made within 30 days. Note: If you move, the Health Spa Services Act does not provide for the contract to be cancelled.

Violations of the Health Spa Services Act are violations of the Indiana Deceptive Consumer Sales Act. Consumers may file suit under the Deceptive Consumer Sales Act or file a complaint with the Indiana Attorney General.

RESOURCES

The Consumer Protection Division of the Indiana Attorney General's Office works to safeguard the rights of Indiana citizens every day. If you have questions or complaints regarding health and fitness clubs, or other appropriate consumer issues, contact the Attorney General's Consumer Protection Division using the address and phone number listed below, or visit www.in.gov/attorneygeneral for more information.