

The Health Club Guaranty Fund

The Department of Consumer Protection sets aside a portion of every health club's license fee for this fund, which it administers. This pool of money is designed to help consumers who lose money when a club closes without warning.

If your health club shuts down suddenly, contact the Department of Consumer Protection for a complaint form, or print one from our website at ct.gov/dcp.

You will also find the application to the Health Club Guaranty Fund on our website. You may qualify for the fund if the health club does not pay you back for the unused portion of your club membership.

In order to be considered for the Guaranty Fund, you must apply to the Fund within six months of the health club's closing, and you must provide evidence of your payments and membership.

After the club has been closed for six months, the Department will hold a hearing and the Commissioner of Consumer Protection will issue an order to distribute money from the Guaranty Fund on a pro-rated basis to former club members who qualify for restitution.



Health Clubs: Exercise Your Rights!



Please contact the Department of Consumer Protection at 860-713-6100 if you have additional questions.

State of Connecticut
Department of Consumer Protection
165 Capitol Avenue
Hartford, CT 06106

Toll-free: 1-800-842-2649
email: dcp.frauds@ct.gov

Like most other areas of business, the health and fitness industry has its share of ups and downs.

And like all businesses, fitness clubs operate to make a profit. No one can prevent a health club from closing, but there are things you can do to help you make wise decisions and avoid problems.

Health Clubs Must Be Licensed

All businesses offering facilities for physical fitness or well-being in return for a fee of more than 30 days payment in advance, or which sign you up for more than 30 days at a time, must be licensed by the Department of Consumer Protection. This includes golf and tennis clubs, health spas, sports and fitness centers, figure salons, self-defense clubs, squash and racquetball clubs and platform tennis clubs.

Investigate Carefully Before You Join

Visit the club during the hours you would normally use it.

- Notice whether the facilities are clean and well-maintained, and check the condition of the equipment. Are the showers in good working order? (You should file complaints about unsanitary conditions with local health officials.)

- Ask about trial periods. Is there a time when you can sample the services and equipment for free?

- Ask about the number of members. Many clubs set no membership limits. While the facility may not be crowded when you visit, it may be packed during peak hours or after a membership drive.

- Learn the club's hours of operation. Some clubs restrict men's use to certain days and times, and women's to others. Some may limit lower-cost memberships to certain hours. Are they open all weekend? Is babysitting available if you need it?

- Ask about instructors and trainers. Some clubs hire trainers and instructors who have special qualifications. If you're looking for professionals to help you, ask about staff qualifications and turnover.

- Talk to current members who have been there for awhile. Are they satisfied? Have their problems been addressed by management?

- Ask yourself if this particular club is right for you. A swimming pool may be a nice selling point, but if you don't like the water, it's not worth paying for!

You Have the Right to a Written Contract at the Time You Sign Up

- The contract must include a notice that **you have the right to cancel within three business days** of signing, if you change your mind. It must also inform you of the proper cancellation procedures.

- Your contract must contain a notice of your right to cancel the contract if the club moves or closes.

- A list of all contract prices and equipment must be posted where you sign the contract. This information must also be included in the contract.

- The maximum length of time a contract may run is two years. No lifetime memberships!

Know Your Membership Rights

- You have the right to a pro-rated refund if you move more than 25 miles away from the facility where you signed the contract.

- If you become disabled, you have the right to a pro-rated refund, if you can provide the proper medical documentation.

- You also have the right to a refund if the club you joined moves to a new location.