

## PENNSYLVANIA HEALTH CLUB ACT – FREQUENTLY ASKED QUESTIONS

### What protections are in place for Pennsylvania consumers under the Health Club Act?

- Gyms and health clubs are required to register with the Office of Attorney General, Bureau of Consumer Protection (“Bureau”) if they sell membership contracts lasting longer than three months
- Any health club or gym entering into a contract with consumers for more than three months must file a bond or letter of credit with the Bureau, unless the health club or gym complies with all 5 requirements under Section 2173 of the Health Club Act. The bond or letter of credit is intended to protect consumers from financial losses if a club closes.
- All health clubs must employ and have on the premises during all hours of operation a person trained and certified to administer CPR

### When can I cancel my health club contract?

- Any health club contract lasting longer than three months can be cancelled within three business days of signing the contract
- You are entitled to cancel your contract if a club closes for more than 30 days and fails to provide you with an alternative, comparable facility within 10 miles of the club’s location
- You may cancel if you move more than 25 miles from the health club and there is no comparable club made available within five miles of your new residence
- You may cancel if you suffer a permanent disability, verified by a doctor, which is defined as a condition which prevents you from using one-third or more of the health club’s equipment for a period of six months or longer

### If I pay for a membership in advance and my health club closes unexpectedly, what should I do?

- Review your health club contract carefully, as the Health Club Act requires that each contract include a provision setting forth the name and address of the surety or bank from which the club has obtained a bond or letter of credit and describing the procedure to obtain a refund  
NOTE: The Health Club Act requires that any claim for recovery from the bond or letter of credit be filed **no later than six months** from the date on which the injury occurred (i.e., the date the club closed)
  - In the case of a letter of credit that has been filed with the Bureau, you are required to **first bring a legal action against the health club and, once you obtain a final judgment, submit that judgment to the Bureau in order to request payment under the letter of credit**
- If you feel you may be entitled to a refund, you are encouraged to contact the Bureau to file a complaint at 1-800-441-2555 or submit a complaint online at [www.attorneygeneral.gov](http://www.attorneygeneral.gov).

### **What helpful tips should I keep in mind when joining a health club?**

- Carefully compare the location, hours, equipment, services, and staff for all of your available options to determine which gym or club best suits your needs and schedule
- Take advantage of tours or complimentary visits to test out the equipment and atmosphere prior to signing a contract
- Carefully read and review the contract you are signing. Take as much time as you need to make the decision and do not give in to high-pressure sales tactics
- Be on the lookout for free trial memberships that may have hidden stipulations or fees in the fine print
- Ensure that any contract lasting longer than three months is in writing and provides the right to cancel within three days of signing
- If you are considering a long-term contract, check to make sure the club is properly registered with the Bureau by calling (717) 783-1992
- If you are considering a pre-paid contract and/or a contract lasting longer than 12 months, verify with the Bureau that the club has posted the required bond or letter of credit

If you have any questions about health clubs or have a problem with your membership, please contact the Bureau at 1-800-441-2555 or [www.attorneygeneral.gov](http://www.attorneygeneral.gov). For your ease of reference, the Health Club Act can be reviewed in full [here](#).