

Timeshares and Camping Clubs:

What you need to know before you buy

A timeshare or camping club can be a great way to enjoy a vacation. But it's important to do some research before you spend any money. The sale of timeshares and camping clubs is regulated by the state of Indiana through the attorney general's office. To help you with your decision, we've compiled the following information.

UNDERSTANDING TIMESHARES

A timeshare is the right to use and occupy a unit in a building on a periodic basis, typically for a period of one week each year. A developer of a timeshare who offers to sell more than 12 timeshares in a project must register with the attorney general's office, and update this registration annually.

UNDERSTANDING CAMPING CLUBS

A camping club allows people to keep a trailer, tent, camper or other similar device at a land-based site for a certain period of time. Registration with the state is required for any camping club developer who gives a purchaser of an agreement lasting more than one year the interest in, or right to use, a camping site for more than 30 days.

RIGHT OF CANCELLATION

Indiana law gives a purchaser the right to cancel a timeshare or camping club purchase within three days after the execution of the sales contract. Sundays and legal holidays do not count in computing this period.

Indiana law also requires developers to provide purchasers with a cancellation form. The purchaser's notice of cancellation is effective on the date postmarked. Any written notice delivered other than by mail or telegraph is effective at the time of delivery at the developer's place of business.

GUIDELINES WHEN THINKING ABOUT A TIMESHARE OR CAMPING SITE

- Resist high-pressure sales. You are not obligated to make a purchase merely because a developer gives you a prize or a reduced price vacation as an incentive to attend a sales presentation.
- Read the contracts and literature provided. Ask questions, and make sure you understand what you are purchasing. Not all timeshare properties are of equal value, depending on their location and the week of the year that you are purchasing.

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 timeshares and camping 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.