



YEL insurance application

Apply for YEL insurance no later than six months from the initiation of your obligation to insure under YEL.

Entrepreneur details	Last name		First names		Personal identification number			
	Language	Phone number		E-mail address				
	Home address			Postal code	Town			
Company details	Company name				Business ID			
	Company's main address			Postal code	Town			
	Company's phone number			Company language				
Invoicing details	Insurance contributions will be paid by		Insurance contributions will be paid in					
	<input type="checkbox"/> entrepreneur	<input type="checkbox"/> company	<input type="checkbox"/> 1 instalment	<input type="checkbox"/> 2 instalments	<input type="checkbox"/> 3 instalments	<input type="checkbox"/> 4 instalments	<input type="checkbox"/> 6 instalments	<input type="checkbox"/> 12 instalments
	Invoicing method							
	<input type="checkbox"/>	E-invoice, name of online bank _____						
	<input type="checkbox"/>	Online invoice, operator and electronic invoicing address _____						
<input type="checkbox"/>	E-mail invoice, e-mail address _____							
<input type="checkbox"/>	Paper invoice, postal address _____							
Form of entrepreneurial activities	I work as a self-employed person							
	<input type="checkbox"/>	in a limited company in which I own over 30% of shares of votes						
	<input type="checkbox"/>	in a limited company in which I own, together with family members, over 50% of shares or votes						
	<input type="checkbox"/>	as a partner in a partnership						
	<input type="checkbox"/>	as a responsible partner in a limited partnership company						
	<input type="checkbox"/>	as a private trader						
Entrepreneurial activities and YEL income	Company's line of business							
	Activities subject to insuring under YEL started				Weekly working hours on average			
	dd	mm	yyyy					
	Position/tasks in the company				My entrepreneurial activities are			
					<input type="checkbox"/> full time	<input type="checkbox"/> part time		
	Annual turnover, in euro		Number of employees in addition to self-employed person		Highest salary paid to an employee, €/month			
	Annual YEL income, €/year							
More information for the determination of YEL income								
Online Service	Would you like to take Elo's Online Service into use?			Would you like to take our paperless service into use?				
	<input type="checkbox"/> Yes	<input type="checkbox"/> No		<input type="checkbox"/> Yes	<input type="checkbox"/> No			
Attachments to the application	<input type="checkbox"/> Authorisation <input type="checkbox"/> Online Service authorisation <input type="checkbox"/> Other, specify							
Signature	Date			Policyholder's signature				
To be completed by an insurance representative	Salesperson 1, ID number	Name of salesperson 1				Sales distribution Percentage 1, %		
	Salesperson 2, ID number	Name of salesperson 2				Percentage 2, %		

LO-0073-en 0.124

Submission instructions

Returning the application

Complete, print and sign the application. Send the signed application and possible attachments to Elo. Postage will be paid by Elo when you use the return address:

Työeläkeyhtiö Elo
Tunnus 5010419
00003 VASTAUSLÄHETYS

Alternatively, you can scan and send the form through a secure e-mail service at elo.fi/e-mail by selecting 'YEL insurance'.

THE PROCESSING OF PERSONAL DATA PERTAINING TO STATUTORY PENSION INSURANCE

Why is your personal data being processed by Elo?

We need your personal data for the purpose of managing your insurance and customer relationship, collecting insurance contributions and handling your earnings-related pension matters. The processing of personal data is based on earnings-related pension legislation. Without the requested data, Elo would be unable to resolve pension matters or enter insurance policies into effect.

Any personal data that is gathered for the purposes of pension insurance will also be utilised for statistics and reporting. Personal data may also be processed for the development, testing and quality assurance of the information systems linked to our services.

We send electronic communications to policyholders and their contact persons based on Elo's legitimate interest. Such communications are typical in business relationships and customers also benefit, for example, from the information they receive in newsletters. Elo's legitimate interest is based on the need to engage customers.

In order for an insurance agreement to become effective, we process the information concerning the responsible persons of the customer community so that we can verify their identity and their right of representation. We also require this information in order to fulfil our obligations related to the prevention of money laundering.

No special category data (EU GDPR, Article 9) is processed in connection with the management of employment pension insurance.

More information about the processing of personal data at Elo is available at <https://www.elo.fi/en/about-elo/elos-mode-of-operation/data-protection-at-elo>.

Rights of data subjects

You cannot object to the processing of personal data when it is based on law. You do not have the right to request the erasure of personal data necessary for the handling of your pension insurance matter or the transfer of such information to systems outside of Elo. Nor can you restrict the processing of your information, even if you contest the accuracy of some of that information. You do, however, have the right to request the restriction of processing or erasure of the aforementioned data in situations in which the data is being processed on the basis of legitimate interest.

You have the right to access any information concerning you that has been stored in Elo's registers. This enables you to ensure the accuracy of the stored information concerning you is accurate and you can request the rectification of inaccurate information. If your request cannot be met, you will receive notification thereof, including the grounds for refusal, from Elo no later than one month from the submission of your request. This time limit can be extended by two months.

Elo's right to acquire and disclose your personal data

Elo is entitled by law to obtain information from necessary sources, such as the Tax Administration, the Finnish Patent and Registration Office, and other authorities implementing social insurance. Elo also acquires information from commercial providers of contact information. Elo's right to disclose personal data is always based on the recipient's statutory right to receive information. If necessary and by virtue of the EU GDPR and the social security ordinances and agreements between individual states, your information can be transferred, with the proper security measures, to EU/EEA countries, Switzerland and areas outside of the EU.

For the purposes of its pension insurance and customer relationship management systems as well as the management of its support tasks, Elo uses trusted service providers that process personal data on behalf of Elo. For the implementation of insurance, personal data is processed on behalf of Elo by Arek Oy, a joint service provider for the employment pension sector.

Storage of your personal data

Information that is necessary for the handling of your pension insurance matters will be stored for a time period that is prescribed by law. Policy-related documents will generally be stored for the duration of the validity of the insurance policy and the subsequent ten calendar years. Information on your salary/wages or YEL income that is obtained from the earnings register for the purpose of determining your pension will be stored permanently.

Automated processing

By virtue of the Administrative Procedure Act (434/2003), Elo has the right to issue automated decisions. In automated processing, a pension insurance matter may be resolved through the issuing of an automated decision based on information collected from you and other sources. The YEL income amount can be set automatically if the proposed YEL income is close to the level of the YEL income recommendation issued by the Finnish Centre for Pensions. When calculating an income recommendation, information about your company's turnover, your field of business and, if relevant, any gainful employment done alongside your entrepreneurial activities are taken into account. You can apply for a change to an automated decision, whereby your appeal will be processed manually.

Elo is the data controller

Elo Mutual Pension Insurance Company (0201103-7) is considered the data controller for any information concerning earnings-related pension insurance. The contact information for Elo's Data Protection Officer is tietosuoja@elo.fi or Työeläkeyhtiö Elo, 00041 ELO.

Right to lodge a complaint with a supervisory authority

If you are dissatisfied with our solution to an issue concerning your personal data at Elo, you have the right to submit a complaint to the Office of the Data Protection Ombudsman.