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**STOPCZYK & MIKULSKI**

**INSURANCE  
BANKING  
FINANCIAL INSTITUTIONS  
LEASING**

## WHO WE ARE

The Law Office of Stopczyk & Mikulski has been present on the legal advisory market since the year 2000. During this time, we have gained the trust of a significant group Clients conducting business activities in the field of business insurance, banking, leasing and finance.

We know how important professionalism and competence are for the success of financial operations. Therefore, a team specialising in working for financial institutions within the Law Office has been helping Clients for a number of years.

## WHAT WE CAN DO FOR YOU

### In the field of business insurance

We are experts in the field of business insurance. We work for both domestic as well as foreign insurance companies.

We have advised investors commencing business activities on the Polish insurance market. We have also taken part in the creation of corporate structures of insurance companies and mutual insurance societies. We have gained experience in representing foreign insurance companies in administrative proceedings associated with the opening of Polish branch offices of international insurance companies. In this area, we have helped e.g. Pramerica Życie TUiR SA (Prudential Group), Generali TU SA (Generali Group) as well as Hansard Europe Limited Oddział w Polsce.

We prepare drafts of insurance agreements as well as general terms of insurance. We also actively support our Clients in the creation of new insurance products. We have participated in numerous proceedings resulting in the approval of insurance products prepared with us by the Polish Financial Supervisory Commission (KNF). In this field, we have helped i.a. Coface Austria Kreditversicherung AG Oddział w Polsce as well as Pramerica Życie TUiR SA.

We also, on an on-going basis, support our Clients in very difficult and complicated aspects related to the liquidation of high value damages. In this field, we have advised e.g. BTUiR Heros SA, Compensa Towarzystwo Ubezpieczeń SA Vienna Insurance Group, TUiR Warta SA.

We work for both insurers as well as insured parties. Our experience allows us to assist our Clients in reaching amicable solutions to their disputes. We have led more than 500 court cases in the field of insurance, representing i.a.: Compensa Towarzystwo Ubezpieczeń SA Vienna Insurance Group and TUiR Warta SA.

We support our corporate Clients in all aspects of their day-to-day business operations. We service the shareholders meeting of entities being part of large international capital groups. We also handle procedures associated with changes in corporate authorities. In addition, we have significant experience in cooperation with publicly listed companies. We are ready to render legal advice on every problem that a large financial institution may run across in the course of its day-to-day operations. In this field, we have worked for i.a. TUW Pocztowy and Pramerica Życie TUiR SA.

### In the field of finance and banking

We know that modern banking consists of more than just complex banking products, but also the day-to-day handling of bank relations with its clients.

We have broad experience in the day-to-day servicing of financial institutions. We render advisory services related to employee and corporate contracts. We also service investments and real estate transactions. We negotiate the lease and tenancy terms for our Clients. We also assist in the opening of new branches of financial institutions. Our lawyers have helped in carrying out the restructurization and reorganisation of businesses. In this field, our services have been used by i.a. Vollkswagen Bank Polska SA, Bank Millennium SA, Soft Bank SA, Dom Maklerski AmerBrokers SA as well as Provident Polska SA, Copernicus-Capital Group, NFI Piast SA, NFI Zachodni SA, NFI VII SA, Pramerica Financial.

We have also participated in the creation of new bank products. We know how complicated and difficult this process is. We are able to ensure the legal protection of the interests of banks who must compete for clients offering an attractive offer.

We know products that banks offer on a day-to-day basis very well. We know how to prepare precise loan agreements, prepare efficient collateral of financial operations as well as how to efficiently collect receivables.

We represent our Clients in the amicable resolution of disputes as well as render professional representation in court proceedings to our Clients in court and administrative proceedings.

### In the field of leasing and long-term rent

We know that leasing and long-term rent are efficient and popular forms of financing business activities. In this field, we have cumulated significant experience working for lease companies and lessors. We know that an understanding of the best interests of both parties to a lease agreement is key to its success.

We are able to help you prepare and negotiate lease contracts, including those associated with the lease of real estate. We know how to prepare the heads of terms of such contracts which may be used by the lessee to standardize services being rendered by him. We have also participated in the creation of new leasing products in order to make them more attractive to both the lessor as well as lessee.

We cooperate with companies rendering services associated with car fleet management. We know what standards and solutions are used on the market. In this field, we advise one of the market leaders – Arval Service Lease Polska Sp. z o.o.

We know how difficult and complicated the settlement of lease agreements may be. Our attribute is the effective representation of our Clients before all courts of law. We also assist in resolving disputes by way of mediation.

## OUR TEAM

Over the years, we have worked in a tried and tested as well as complementary group of professionals. Our team, in particular, consists of:

### ROBERT MIKULSKI, Counsellor-at-Law

Robert is an expert in the field of business insurance as well as banking and finance. He has broad knowledge and vast experience in the on-going servicing of Clients from this sector. He also has significant experience in litigation proceedings. Robert represents Clients in key court disputes before courts of law.



He has participated in legislative work associated with the capital market, in particular business insurance law and the banking law. Robert is also the co-author of commentary to the Insurance Business Activities Law as well as the author of numerous legal opinions and press publications.

Robert renders legal advisory services in Polish as well as English.

### MAŁGORZATA SIKORA, Counsellor-at-Law

Małgorzata is an expert in the field of business insurance. She specialises in civil law, with particular emphasis on contractual law and liabilities. She also has significant experience in litigation proceedings. Małgorzata represents Clients in both in-court as well as out of court disputes.



She handles the day-to-day legal servicing of a number of domestic as well as foreign companies. She is also the author of numerous litigation strategies and publications as well as legal opinions and analysis'.

Małgorzata renders legal advisory services in Polish, English and French.

### MAŁGORZATA GŁUSZEK-STOPCZYK Counsellor-at-Law

Małgorzata has significant experience in the application of civil law, in particular liability law. She has rendered legal assistance to a number of foreign and domestic investors.



She is the author of numerous legal opinions, analysis' and publications in the field of civil law and business insurance. She also renders advisory services in the field of generally understood administrative law,

with particular emphasis on the issue of personal data protection.

Małgorzata renders legal advisory services in Polish as well as English.

### ANNA OLEKSIEWICZ, Senior Associate

Has significant experience in providing day-to-day legal services to Corporate Clients and in the application of broadly understood civil law, in particular liabilities and contractual law . She also possesses extensive knowledge in leading administrative-court proceedings.



She is a permanent legal advisor to a number of the Law Office's Clients in court disputes, in particular insurance disputes, reorganisation and restructuring proceedings as well as contract negotiations. Author of numerous legal opinions, expertises and articles on economic and administrative law.

Anna Oleksiewicz provides legal services in Polish and English.

### ANDŻELIKA MADEJ, Legal Trainee

Andżelika specialises in business insurance and litigation law, with particular emphasis on insurance disputes and debt collection. She also has broad experience in the field of civil law and business insurance law. An ad litem attorney in a number of court proceedings.



The author of strategies and concepts related to the leading of court disputes. Co-author of due diligence privatization studies of companies. She handles the day-to-day legal servicing of a number of companies.

Andżelika renders legal advisory services in Polish as well as English.

### AGNIESZKA ADACH Lawyer

Agnieszka participates in the ongoing legal servicing of a number of corporate Clients.

She also participates in projects in the field of business insurance. Furthermore, she supports senior lawyers in rendering legal advisory services to Law Office Clients.



Agnieszka renders legal advisory services in Polish as well as English.

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