

## Adriana Kováčiková

Managing Associate

Adriana Kováčiková specialises primarily in insurance law, commercial and civil law, and all aspects of the day-to-day operations of companies.

In insurance law, Adriana focuses on drafting and revising insurance documentation, including insurance policy terms, agreements between insurers and business partners, including contractual relationships with financial intermediaries, handling insurance claims, and representing insurers in court and administrative proceedings. She has provided legal advice to leading Slovak and international insurance companies on intra-group reorganizations, as well as on acquisitions of parts of businesses and outsourcing selected activities.

Another key area of her expertise is insurance regulation and proceedings before the National Bank of Slovakia.

In commercial and civil law, Adriana advises clients on both the seller and buyer sides, including consumer relation matters.

She joined our law firm in 2025, after having served for 16 years as a partner at the prominent Slovak law firm Ružička and Partners, s.r.o.

### Projects

- Advising a leading Slovak and international clients on a wide range of matters, including drafting and reviewing commercial contracts, agreements with financial intermediaries, employment law issues, and secondment of staff.
- Comprehensive advisory services to a leading Slovak insurance company (KOOOPERATIVA poisťovňa, a.s. Vienna Insurance Group) in various insurance, commercial, and civil law matters, in legal relations with clients involving insurance claims handling, including representation before courts, and in penalty proceedings before the National Bank of Slovakia.
- Advising a leading Slovak insurance company (KOOOPERATIVA poisťovňa, a.s. Vienna Insurance Group) on the acquisition of an assistance service provider.
- Advising MetLife, Inc. on Slovak law aspects in the acquisition of life insurance business from American Life Insurance Company, including intra-group restructuring, regulatory issues, and representation before the National Bank of Slovakia in connection with outsourcing certain activities.
- Representing the Slovak Insurance Association in constitutional law matters related to the introduction of insurance tax.
- Advising Slovakia's largest bioethanol producer on the construction of a bioethanol plant, including drafting and reviewing contractual documentation.

### Membership in professional associations

Slovak Bar Association

### Languages

Slovak, English

### Education

Comenius University in Bratislava, Faculty of Law, Bratislava (1998), Mgr.  
Pavol Jozef Šafárik University in Košice, Faculty of Law, Košice (2003), JUDr.

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