



500 Washington Avenue South Suite 4000 Minneapolis, MN 55415 TEL: (612) 336-9178 FAX: (612) 336-9100 ecaugh@zellelaw.com

PRACTICE AREAS

- Bad Faith and Extra-Contractual Liability
- Breach of Contract
- · Class Actions
- · Climate Change
- · Commercial Litigation
- General Liability Coverage and Defense
- Insurance
- Pandemic Claims and Litigation
- · Professional Liability
- · Property Insurance
- Reinsurance

BAR AND COURT ADMISSIONS

- · State Court: Minnesota
- U.S. District Court: District of Minnesota and Eastern District of Michigan
- U.S. Circuit Court of Appeals: Third Circuit, Eighth Circuit and Tenth Circuit
- · U.S. Supreme Court

Eric has spent the majority of his career representing insurers in third-party liability insurance coverage and bad faith disputes, with a focus on long-tail liability claims, including environmental and toxic exposure losses, asbestos, silica, sexual abuse, and PFAS. He has represented some of the largest domestic and international insurers in all aspects of liability coverage litigation (including appeals) and arbitration in state and federal courts around the country and involving coverage issues of nearly every flavor. Over his career, Eric has counseled and represented insurers on a broad range of liability products and forms, including: CGL, professional liability, E&O, D&O, tech and cyber risk, umbrella, excess, and bespoke coverages.

Eric's insurance practice also includes the investigation, analysis, and litigation of first-party property coverage, subrogation, and reinsurance claims, including COVID claims, as well as counseling clients on various claims handling and policy drafting issues.

In addition to his coverage work, Eric has also defended clients in various other civil disputes, including employment liability, professional liability, securities defense, property rights, commercial contract, non-profit entities, and ecclesiastical disputes.

REPRESENTATIVE MATTERS

Counsel and represent global insurer in PFAS coverage dispute

Counsel and represent global insurer in clergy abuse coverage lawsuits (in state courts and federal bankruptcy courts)

Represent national insurer in D&O coverage claim involving securities class action

Represent national insurer in D&O coverage claim involving merger of insurers

Represent national insurer in asbestos and welding fume coverage dispute involving heavy equipment manufacturer

Cont'l Cas. Co. v. Employers Ins. Co. of Wausau, Robert A. Keasbey Co., et al., 85 A.D.3d 403 (1st Dep't 2011) (asbestos)





EDUCATION

- University of Michigan Law School, J.D., 1996
- Alma College, B.A., magna cum laude, 1992

Nationwide Mutual Fire Insurance Company v. George V. Hamilton, Inc., 571 F.3d 299 (3rd Cir. 2009) (asbestos)

Chubb v. Nationwide (E&O known claims coverage arbitration)

Waste Management, Inc. v. The Admiral Ins. Co., et al. (environmental insurance coverage trial)

St. Paul Mercury Ins. Co. v. JBA International (technology E&O insurance coverage litigation)

Crane Co. v. Employers Reinsurance Corp. (asbestos insurance coverage litigation)

Bray & Gillespie v. VeriClaim, Inc. (professional liability defense of claims adjuster relating to hurricane losses in Florida)

Grand Aerie Fraternal Order of Eagles v. VeriClaim, Inc. (professional liability defense of third-party claims administrator)

Kitchar v. Adix (defense of NASD securities arbitration)

ARTICLES & PRESENTATIONS

"PFAS Liability Coverage Issues," Practising Law Institute's Property and Casualty Insurance Law 2025 program, New York, NY, April 2, 2025, panelist

"Environmental Insurance Including PFAS Concerns," Practising Law Institute's Property and Casualty Insurance Law 2023 program, October 10, 2023, panelist

"PFAS: What Liability Insurers Need to Know," Zelle webinar, October 4, 2022, presenter

PROFESSIONAL AFFILIATIONS

American Bar Association, Insurance Coverage Litigation Committee, past *Co-Chair, Asbestos*

Subcommittee, Appellate Practice Committee, past Co-Chair, Pro Bono





Subcommittee

Federal Bar Association

Minnesota State Bar Association, leadership council, Appellate Practice Section

Hennepin County Bar Association

Minneapolis Downtown Council

COMMUNITY SERVICE

Leadership Team, Minneapolis Downtown Council's Minneapolis Idea eXchange Festival

Westminster Presbyterian Church, past Board Member

Presbytery of the Twin Cities Area, Board of Trustees Member

Former Senior Editor, IRMI's CGL Reporter

NOTEWORTHY

Selected for inclusion in The Best Lawyers in America®, 2024, 2025.

NEWS

Eric Caugh Receives 2025 Plan Leadership Award from Minneapolis Downtown Council

Zelle Hofmann to Serve as Sponsor for the Just The Beginning Foundation