

Ellen Chapelle

Partner



Connect with Ellen

(312) 899-1658

echapelle@gouldratner.com

Services / Industries

Insurance Counseling & Recovery

Construction

Litigation

Real Estate

Bio

With more than three decades of experience in representing clients involved in major construction projects, Ellen Chapelle knows how to assess, protect and defend her clients' interests both before and after any problems arise.

As a partner in the firm's Construction Practice, as well as the Chair of the firm's Insurance Counseling and Recovery Practice, Ellen's wide range of experience spans both the litigation and corporate sides of representing construction clients. After beginning her career as a complex-commercial litigator, Ellen began applying the knowledge gained through litigation to commercial contracts, including construction contracts, vendor agreements and non-disclosure agreements, with a special emphasis on insurance coverage.

Ellen's work in the construction industry has involved representing corporations, partnerships, owners, general contractors and subcontractors in connection with both public and private projects. Her experience includes handling construction defect claims, change orders, delay claims, claims for cardinal changes in the contract, mechanics lien claims, bond claims and claims involving "pay when paid" clauses.

For the past several years, Ellen served as Associate General Counsel of the Fermi Research Alliance, which manages the Fermi National Accelerator Laboratory for the U.S. Department of Energy. While at Fermilab, Ellen supported multiple large projects that are line items in Congressional budgets, including the Long Baseline Neutrino Facilities/DUNE-US Project, which recently completed construction on nine-story caverns a mile underground at the Sanford Underground Research Facility in South Dakota. Ellen also worked on the risk management and insurance plans to prepare for Fermilab to host international collaborators who will be participating in the installation of scientific equipment at those facilities in South Dakota.

In the corporate arena, Ellen has negotiated and drafted contracts, including construction contracts, vendor agreements and non-disclosure agreements. She also has drafted specifications for insurance, including scope of coverage and additional insured requirements. Ellen has counseled clients concerning risk avoidance in the contracting process, including the importance of identifying gaps between insurance and indemnity provisions.

Ellen also has extensive experience in commercial litigation involving bankruptcy, contract disputes, trade secrets, defamation, professional liability, local governmental taxation and constitutional issues. She has practiced in both state and federal trial and appellate courts, as well as appearing in administrative proceedings. She is also experienced in alternative dispute resolution.

With respect to insurance coverage matters, Ellen has represented clients in disputes with their insurers for coverage under property, general liability and builders risk policies. In addition, she has litigated cases seeking insurance coverage for property damaged by construction defects.

In 2026, Ellen was named a "Notable Woman in Law" by Crain's Chicago Business.

Credentials

Education

University of Michigan

University of Michigan Law School

Bar Admissions

Illinois

Michigan

Presentations

Panelist, "Off the Beaten Path: Legal Strategies for Driving Success and Innovations in Project Approaches," DOECAA Spring 2026 Conference, April 2026

Publications

- [Limitations of Liability Provisions in Construction Contracts: A Means to Manage Risk and Limit Financial Exposure , May 7, 2026](#)

Key Cases or Transactions

- While affiliated with Fermi Research Alliance, assisted in evaluating and managing construction defect claims in relation to the catastrophic failure of the electrical system during construction.
- Negotiated successful resolution of a concrete defect claim against its general contractor which endangered the timely opening of a manufacturing facility.
- Represented a joint venture in connection with an action seeking insurance coverage for damages occurring during construction of a municipal water plant.
- Represented contractor in connection with claims for changes and delay in the renovation of a wastewater treatment plant.
- Represented a municipality in a suit against its former insurance claims administrator and its auditing firm for failing to detect a multimillion-dollar fraud regarding the management of its self-insurance program. Obtained a favorable settlement for the municipality.
- Developed master construction contract forms for various clients, including a national media company, coffee shop chains, and several other retail and restaurant chains.
- Assisted senior living provider with maintaining and updating master contract forms, as well as negotiating project-specific revisions to the forms.
- Developed master construction contract forms for contractor specializing in data centers and for contractor specializing in laboratories and build-outs for educational institutions.
- Represented a manufacturer in a trade secrets action against a competitor who obtained the client's designs through a common supplier. Obtained a favorable judgment at trial.

- Lead trial counsel representing the plaintiff joint venture in a claim for recovery of the contract price, plus the value of certain extra work, relating to a bridge over the Chicago River. Much of the work was done pursuant to oral change orders. The matter was settled before trial, after the City of Chicago agreed to pay the entire amount claimed by the plaintiff joint venture, including the amounts for extra work.
- Represented the contractor who was retained in connection with the renovation of the HVAC/temperature control system and its conversion to digital controls at a federal building. Prepared a claim for the contractor for unfinished work, unabsorbed overhead, change orders and delay against GSA. After extensive discovery concerning those issues, the claim was settled on favorable terms for our client before the U.S. Board of Contract Appeals.
- Represented a large real estate developer in an action against an auditing firm for failing to detect a multimillion-dollar embezzlement by the developer's bookkeeper. Despite the fact that no audit or attestation level services were performed, obtained a seven-figure recovery at trial based upon the American Institute of Certified Public Accountants' Management Advisory Standards (which had seldom been used to impute liability in litigation matters prior to that time).

News

Sixteen Gould & Ratner Attorneys Named to Legal 500 City Elite List for Chicago, July 16, 2026

Gould & Ratner Construction Practice Publishes Article in Construction Executive, May 7, 2026

Ellen Chapelle to Speak at DOECAA Spring 2026 Conference, April 13, 2026

Ellen Chapelle Named a 2026 Crain's Chicago Notable Woman in Law, March 2, 2026

Gould & Ratner Works on Chicago's LaSalle Street Corridor Revitalization Initiative, March 31, 2025

Welcome Back to Ellen Chapelle, Partner in Our Construction and Insurance Counseling Practices, August 14, 2024

Publications

When Labor Is in Short Supply: Strategies for Construction Owners and Developers, September 16, 2026

2026 Construction Forecast: The Only Thing Certain is Uncertainty, January 13, 2026

Impact of Rule Requiring Re-evaluation of DBEs Is Uncertain, December 1, 2025

Construction Pricing Models: Choosing an Appropriate Pricing Arrangement, August 28, 2025

Insuring Construction Risks through Commercial General Liability Policies, August 27, 2025

Talk It Out: The Importance of Effective and Consistent Communication in Construction Projects, July 15, 2025

Riding the Tariff Roller Coaster: Considerations for Construction, April 29, 2025

Climate Change and Construction: Top Five Considerations for Owners Before Building, January 22, 2025

Illinois Department of Revenue Releases Guidance on Exemption Certificates, May 29, 2013