Justin S. Fowles

Partner

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Industries

Energy

Oil, Gas & Minerals

Industrials

Manufacturing

Practice Areas

Construction

Corporate Law

Equine

Insurance Coverage & Bad Faith

Litigation

Product, Tort & Insurance Litigation

Tort Defense

Bar Memberships

Kentucky

Justin Fowles has a robust practice focused on corporate litigation, including construction, real estate, property, fire & explosion, equine, and business disputes. With extensive experience at all stages of litigation—ranging from pre-litigation dispute resolution and arbitration to pretrial discovery, trial, and appeal—Justin is well-equipped to handle complex matters across a wide array of industries.

As a trusted advisor to Fortune 500 companies, insurers, contractors, and corporate defendants, Justin has a proven track record of achieving favorable outcomes for his clients. He has successfully handled hundreds of cases, using a results-driven, aggressive approach tailored to meet each client's specific goals. Whether securing dismissals at pretrial stages, negotiating favorable settlements, obtaining summary judgments on large-value claims, or winning favorable verdicts at trial, Justin consistently delivers impactful results.

Justin's comprehensive litigation experience spans local, regional, and national cases. He has practiced before courts throughout Kentucky as well as numerous federal courts across the United States. His broad geographic reach and versatility in both state and federal jurisdictions make him a go-to attorney for corporate clients with diverse legal needs.

Recognized for his excellence in legal practice, Justin has received multiple accolades, including being named a Rising Star by *Super Lawyers* and a Top Lawyer by *Louisville Magazine*. He was also elected Chair of the Kentucky Bar Association's Civil Litigation Section and Chair of the Louisville Bar Association's Civil Litigation

Section, showcasing the respect he commands from his peers. In 2018, *Louisville Business First* honored Justin with its inaugural Young Leader Award, recognizing his outstanding contributions to the workplace and the local community.

As a leader in his field, Justin frequently educates fellow attorneys on legal ethics through professional seminars. Prior to joining FBT Gibbons, he graduated with honors from the University of Louisville School of Law, where he was elected president of his class and served on the Brandeis Law Journal. Justin was also the sole recipient of the prestigious International Academy of Trial Lawyers Student Advocacy Award, a distinction given annually to the law student who demonstrates exceptional trial advocacy skills.

When he's not representing corporate clients, Justin enjoys supporting the Cincinnati Bengals and spending quality time with his wife, Dani, and son, Leo.

Other Info About Justin

Experience

Represented a large general contractor in protracted litigation involving allegations of construction and design defects at a residential apartment complex. The case, which spanned five years, centered on claims brought by a joint venture between the Chicago-based developer and a West Coast investment firm. Provided strategic guidance throughout the engagement, successfully navigating complex construction law issues and ultimately securing a favorable resolution for the contractor.

Represented a roofing contractor against a claim of defective construction involving roof work and water intrusion, resulting in a favorable resolution for the client.

Successfully represented a non-profit orphanage in claims against contractors for alleged construction defects.

Represented numerous high-profile thoroughbred boarders and trainers in matters involving alleged regulatory violations and equine injuries.

***Arla v. Peerless Ins. Co.*, No. 315CV00596GNSCHL, 2017 WL 4227660 (W.D. Ky. Sept. 22, 2017), *aff'd sub nom. Arla v. Liberty Mut. Grp., Inc.*, No. 17-6253, 2018 WL 1358872 (6th Cir. Mar. 16, 2018).** Our firm successfully represented clients in a complex insurance dispute involving a fire-damaged home under construction. The plaintiffs filed a lawsuit against Peerless Insurance Company after the insurer failed to pay the full policy limit. After a detailed appraisal process, Justin helped resolve a dispute over the home's replacement cost valuation. Justin navigated a range of legal complexities, including the interpretation of insurance policy terms and the Kentucky Unfair Claims Settlement Practices Act (KUCSPA). The case culminated in a favorable ruling, with the court siding with Justin's client's interpretation of the policy's valuation formula.

***Wellman v. Safeco Ins. Co. of Am.*, No. CV 14-166-HRW, 2016 WL 2757705 (E.D. Ky. May 11, 2016).** Justin successfully represented Safeco Insurance Company in a breach of contract lawsuit filed by plaintiffs after a fire destroyed their home. The plaintiffs sought additional funds from Safeco to continue rebuilding, arguing that the insurer should advance replacement cost payments before repairs were completed. However, Justin effectively demonstrated that Safeco's policy explicitly required repairs or replacements to be completed before such payments were issued. The court ruled in favor of Safeco, dismissing the breach of contract claim and reinforcing the policy's terms.

***Trilegiant Corp. v. Sitel Corp.*, No. 09 CIV. 6492 KBF, 2013 WL 2181193 (S.D.N.Y. May 20, 2013).** Our firm successfully represented Sitel in a complex breach of contract dispute with Trilegiant Corporation. The case involved interpretation of contractual retention obligations and limitations on liability under New York law. Justin achieved a complete victory by securing summary judgment, defeating Trilegiant's claims, and obtaining a $1.2 million judgment for unpaid invoices on behalf of Sitel. This outcome reinforced Sitel's compliance with contractual terms and protected our client from significant liability exposure.

***Turcios-Flores v. Garland*, 67 F.4th 347, 353 (6th Cir. 2023), reh'g denied, 22-3325, 2023 WL 5498387 (6th Cir. June 22, 2023).**

Justin successfully represented an asylum applicant, Turcios-Flores, in a landmark pro bono appeal to the Sixth Circuit Court of Appeals. The case involved complex issues surrounding asylum eligibility based on membership in particular social groups. The court ruled in favor of Turcios-Flores regarding two proposed social groups: "rural landowners or farmers" and "single mothers living without male protection," remanding the case for further proceedings. The court determined that landownership in Honduras was a fundamental characteristic, qualifying it as an immutable trait for asylum purposes, despite the Board of Immigration Appeals' (BIA) previous ruling. Additionally, the court found that single mothers without male protection in Honduras are a socially distinct group, contrary to the BIA's conclusion. Our team also advocated for the reconsideration of Turcios-Flores's claim for withholding of removal and protection under the Convention Against Torture (CAT). This case demonstrates Justin's commitment to providing skilled pro bono legal services in support of individuals seeking refuge based on legitimate fears of persecution.

Education

University of Louisville, Louis D. Brandeis School of Law, J.D., 2008, *cum laude*

University of Kentucky, B.A., 2004, *summa cum laude,* Political Science, minor in History

Courts

U.S. Court of Appeals for the Sixth Circuit

U.S. District Court for the Western District of Kentucky

U.S. District Court for the Eastern District of Kentucky

U.S. District Court for the Southern District of Indiana

Recognition

The Best Lawyers in America® – Personal Injury Litigation – Defendants, 2026-2027; Product Liability Litigation – Defendants, 2026-2027; Litigation – Construction, 2026-2027

Kentucky Rising Stars®, 2015-2018

Louisville Business First, Young Leaders Award, 2018

Frost Brown Todd Diversity and Inclusion Award, 2018

Louisville Magazine "Top Lawyer " – Personal Injury Defense, 2013 & 2014

Frost Brown Todd Mentor of the Year, 2012

International Academy of Trial Lawyers Student Advocacy Award

Leon Siedman Memorial Award for demonstrating honesty, integrity and a commitment to community service

Professional Affiliations

U.S. District Court for the Western District of Kentucky, Magistrate Judge Merit Selection Panel – 2025

Kentucky Bar Association, Civil Litigation Section Chair Elect – 2018-2020

Ignite Louisville @ Leadership Louisville Center – 2019-2020

University of Louisville Alumni Association, Board Member – 2019-2020

University of Louisville Brandeis School of Law Alumni Council, President – 2018

Louisville Bar Association, Litigation Section Chair – 2017

Louisville Bar Association, Leadership Academy – Class of 2014-2015

University of Louisville Brandeis School of Law, Brandeis Honor Society – 2008

Civic Activities

Mentor – Leadership Council on Legal Diversity, 2014-2015

Kentucky Refugee Ministries Pro Bono Volunteer

Domestic Violence Advocacy Program Pro Bono Volunteer

Firm Committees

Diversity Scholarship Committee Chair, 2017-2019

Major Publications

"A Decade of Fair Construction Litigation in Kentucky," (Louisville Bar Association Bench and Bar, May 2017)

"Judge issues restraining order in trainer Umarov's favor," (Daily Racing Form, June 23, 2016)

Featured Articles

Off to the Races: The Horseracing Integrity and Safety Act Is Set to Run at SCOTUS Again

Kentucky SB 195: New Contractor Liability Standards for Public Roadway Projects

Five Helpful Tips for Multifamily Property Owners in Addressing Casualty Claims During This Hurricane Season

Five Helpful Tips for Multifamily Property Owners in Addressing Casualty Claims During This Tornado Season

Data Privacy Detective Podcast – Episode 71: Doxing and Kentucky's Pioneering Anti-Doxing Statute

Kentucky's Anti-Doxing Bill Becomes Law

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