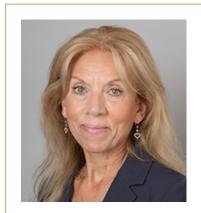
CARMEL JOY DECKER

PARTNER



Carmel J. Decker is a Partner with Harwood Lloyd, practicing in its Insurance Defense Litigation and Commercial Litigation Departments. Ms. Decker concentrates her practice in employment law, civil rights violations, construction law, corporate and contract law and insurance law.

Ms. Decker's employment law practice includes complex litigation in state and federal courts involving wrongful termination, sexual harassment/hostile work environment, discrimination, retaliation, breach of contract, corporate and business law, commonlaw claims, ERISA, CEPA, the New Jersey Law against Discrimination, the Americans with Disabilities Act, the Age Discrimination in Employment Act, hiring practices, restrictive covenants, employee handbooks and workplace torts. Ms. Decker represents companies, public entities and public employees in matters involving civil rights violations, negligence and police conduct. Ms. Decker also handles matters involving directors' and officers' liability, particularly employment and civil rights disputes. Ms. Decker lectures on employment matters including sexual harassment/hostile work environment discrimination, hiring practices and litigation of employment issues. Ms. Decker drafts employee handbooks, counsels clients on risk management and regulatory compliance and provides preventive counseling to employers on employment issues. Ms. Decker also appears in matters before the New Jersey Division on Civil Rights and the Equal Employment Opportunity Commission.



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Ms. Decker's construction law practice includes complex multi-party litigation involving claims of construction defect, professional liability of architects and engineers and construction site accidents. As part of her construction defect practice, Ms. Decker handles matters involving claims of deficiencies in construction and design, latent construction defects, building code violations, breach of contract and insurance. Ms. Decker's construction law practice encompasses matters arising on public, private, commercial and residential projects.

Ms. Decker received her B.S., cum laude, in Business Administration from Montclair State College in 1978 and her J.D. from Seton Hall University School of Law in 1981.

Ms. Decker is admitted to practice before the courts of the State of New Jersey (1982), the United States District Court for the District of New Jersey (1982) and the courts of the State of New York (1989).

Ms. Decker is a member of the Federal Bar Association, the Bergen County Bar Association and the Professional Liability Underwriting Society.

PRACTICE AREAS

- Employment Law
- Insurance Law
- Commercial and Business Law
- Public Entity/Civil Rights Law
- <u>Commercial Litigation</u>

EDUCATION

Undergraduate

• Montclair State University (B.S. 1978) cum laude

Law School

• Seton Hall Law School (J.D. 1981)

ADMISSIONS

Bar Admissions

- New Jersey, 1982
- New York, 1989

Court Admissions

• United States District Court, District of New Jersey, 1982

MEMBERSHIPS & ASSOCIATIONS

Legal

- Federal Bar Association
- Bergen County Bar Association
- Professional Liability Underwriting Society