



A Power of Attorney ("POA") is an essential [estate planning](#) document that allows you to select a person you trust to act in your best interest and make important decisions on your behalf if you become incapacitated. The designated person (the "agent") can make medical, financial, legal, and administrative decisions on behalf of the principal, including accessing bank accounts, signing contracts, creating a [trust](#), or making gifts.

POAs are not "one size fits all". They can be very broad or limited to specific acts. You can choose what authority to delegate to your agent. There are three (3) types of POAs in Florida:

1. General: gives the agent very broad authority to act on behalf of the principle.
2. Limited or Special: gives the agent authority to act for a specific purpose and limited duration of time.
3. Durable: a POA terminates upon the incapacity of the principal. However, a durable POA remains effective even after the principal becomes incapacitated.

A durable POA is especially important should you become incapacitated, physically or mentally. Without a durable POA, the Court will appoint a guardian to handle your personal, financial, and medical decisions. A [guardianship](#) can be a lengthy and expensive process, but most importantly, it can be avoided with prior planning and working with an experienced [estate planning attorney](#).