



THE KARP LAW FIRM

eNewsletter

FLORIDA ESTATE PLANNING & ELDER LAW



July 2026



Wishing our clients, readers and colleagues a great 4th of July!

All the best,
The Attorneys & Staff of The Karp Law Firm



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Married Couples: Avoid This Life Insurance Mistake



Life insurance can be a valuable component of a married couple's life planning and estate planning. Avoid this common mistake that can land your policy in probate and delay your family's access to the funds.

[Learn more](#)

The Six Hour Rule

Reported outbreaks of illnesses on cruise ships have not sunk Americans' love affair with cruising. If you are on a ship more than six hours from an American port, Medicare will not pay for most types of medical care. Before you travel anywhere outside the U.S., know what Medicare will and won't cover.

[Read more](#)

SuperLawyers Joseph Karp and Jonathan Karp



We are thrilled to report that once again, Joseph Karp and Jonathan Karp have been selected as SuperLawyers by Thomson-Reuters!

[Read more](#)

New Sunscreen Ingredient

The FDA just approved a new sunscreen ingredient, bemotrizinol, that promises to make sun protection products more effective and more pleasant to the touch. Good news for everyone, especially those of us living in sun-drenched Florida.

[Read more](#)

Putting Strings on Inheritances



You can attach "strings" to a loved one's inheritance by putting a conditional bequest in your trust. For example, you may require your beneficiary to reach a certain age, earn a degree, or prove continuing sobriety. Conditional bequests have their uses, but can also backfire. Thoughtful planning is essential.

[Learn more](#)

Medical Aid in Dying Has Strong Public Support

Medical aid in dying is a highly controversial topic, with well-meaning people on all sides of the issue. That said, medical aid in dying has widespread public support, and is now legal in 13 states and the District of Columbia.

[Read more](#)

The Human Touch Still Needed



Artificial intelligence is rapidly embedding itself into our daily lives. But when it comes to your plans for life and for death, plugging facts and numbers into a chatbot cannot replace a human being's expertise, experience and empathy. Nor can it give you the confidence that your documents will hold up when you and your family

need them.

[Read more](#)

Mail-In Ballot Deadline



Florida's primary election is August 18. Even if you voted by mail in 2024, you must request a mail-in ballot for 2026 if you want to vote by mail in the upcoming election. The deadline to submit your request is August 6.

[Find out more & list of local elections offices](#)

Thank You For Your Referrals

All of us at The Karp Law Firm are delighted when satisfied clients refer their friends, neighbors and relatives. There is no higher compliment. Please encourage your referrals to mention your name, so we can thank you!



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