



Fatwa no. 4737:

Q: I am a businessman. I wanted to buy a number of heavy trucks, as they are suitable for our work. The company agreed to sell cars provided that we insure these trucks. However, they agreed that we buy the trucks for more than their original price provided that we would have nothing to do with the insurance process and they would apply for it and it would be their responsibility. After a while, they asked me for Your

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Eminence's Fatwa (legal opinion issued by a qualified Muslim scholar) on the ruling of vehicle insurance?

A: Firstly, it is not permissible for you to buy a car on the condition that it must be insured, as insurance is a contract that involves uncertainty, vagueness, and the two forms of usury; Riba Al-Nasi'ah (usury of delay, conditional excess for delay of payment) and Riba Al-Fadl (usury of excess, selling an item for another of the same type, on the spot, but in excess). **Secondly**, it is permissible for you to buy the truck with extra payment in case the truck is insured but do not apply for car insurance for the previously mentioned reasons. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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