



Fatwa no. 4560

**Q: What is the Shari'ah (Islamic law) ruling on health insurance? The insured person pays a monthly or annual sum of money to the insurance company in return for the insured person receiving treatment at the company's expense, whenever necessary. If there is no need for the insured person to have any treatment, the premiums that they paid will not be returned.**

**A:** If the case is as you mentioned, it is then not permissible because of the risk and uncertainty involved. The insured person may become ill many times, they can get treatment

**( Part No : 15, Page No: 296)**

costing more than the total paid amount to the company, with them not being obliged to pay the difference. On the other hand, they may not be ill for a month or two, for example, and the company will not return what they paid over that period. These dealings are seen as a type of gambling. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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