



Fatwa no. 7723:

Q: Some companies which have Islamic names such as the Islamic Insurance Company etc. offer transactions of possessions, car, body, and life insurance; attached is a copy of such offers. Is it permissible for us to join these forms of insurance or not? On the other hand, is it permissible for Muslims who live in non-Muslim countries to have health insurance and insurance against the loss of money and possessions? It may be worthy mentioning that Muslims living in non-Muslim countries are not entitled to receive any medical treatment or health care unless they are covered by health insurance. What is the ruling on life, body,

(Part No : 15, Page No: 297)

money, possessions, and car insurance in Muslim countries?

A: **A-** It is impermissible for Muslims to have insurance against illness whether they live in Muslim or non-Muslim countries because this involves excessive uncertainty and gambling. **B-** It is impermissible for Muslims to have life, all or part of body, possessions, or car insurance whether in Muslim or non-Muslim countries. This is because the foregoing is a type of commercial insurance which is Haram (prohibited) because it involves excessive uncertainty and gambling. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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