



The second question of Fatwa no. 2759

Q 2: What is the ruling on car insurance against accidents? What if the other person is the cause of the accident, is it permissible for me to take the compensation decided by the judge?

A: Car insurance comes under the heading of commercial insurance which is

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forbidden as it entails usury, Gharar sale (uncertain sale), and Jahalah sale (sale with lack of knowledge). It is not permissible for you to take the compensation for whoever abandons something for Allah's sake, Allah will compensate him with what is better than what he has forsaken. Allah says, ﴿ And whosoever fears Allāh and keeps his duty to Him, He will make a way for him to get out (from every difficulty). ﴾ And He will provide him from (sources) he never could imagine. ﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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