



Fatwa No. (5918)

Q: Modern insurance contracts imported from the West have become very widespread in our countries, so a good deal of Muslims subscribe to them. Moreover, many insurance companies and offices have been founded. Furthermore, many Muslim merchants, factory owners and businessmen have subscribed in them as a guarantee for their imported goods and to redress any of their vanquished or stolen goods or in case an accident in construction operations, to factories or

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to workers in terms of destruction, loss, murder or harm. Insurance may also redress accidents, robbery or damage that might happen to cars and may redress the collapse of wells or mines and thus, the insurer escapes personal responsibility. Life insurance causes insurer's heirs to have a redress for their life after his death. In fact, there are many other fields of insurance which are classified, defined, specific conditions which are stipulated and for which annual installments are paid by the insurer to the company in defined amounts. Moreover, insurance companies organize insurance contracts pursuant to their own laws which are adopted and recognized by governments. We would like your answer to our question regarding the permissibility of insurance contracts in the light of Shari`ah (Islamic law) and to explain the ruling on working for such companies.

A: All types of insurance are prohibited as it is a form of gambling which is unpardonable and also involves eating up people's properties unjustly. There is a lot of evidence that all these things are prohibited. Allah (may He be Exalted) says: [﴿ And eat up not one another's property unjustly \(in any illegal way e.g. stealing, robbing, deceiving, etc.\) ﴾](#) He (may He be Exalted) also said: [﴿ Shaitân \(Satan\) wants only to excite enmity and hatred between you with intoxicants \(alcoholic drinks\) and gambling, and hinder you from the remembrance of Allâh and from As-Salât \(the prayer\). So, will you not then abstain? ﴾](#)

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Moreover, the Prophet (peace be upon him) [﴿ forbade Gharar \(uncertain\) sale. ﴾](#) Likewise, it is impermissible to work for insurance companies as it involves helping them in sin. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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