

Q: (3): "In our country the drivers of the vehicles that meet an accident are immediately sent to Jail until a court case is held. This can take six months, one year or more. If the accident causes injury to any person, the driver is sent to prison till the injured person recovers.

Can we, therefore, take insurance cover to prevent ourselves from the above inconveniences since the regulations of our country allow an insured party that is involved in an accident to be prevented from imprisonment?

A: All the methods of insurance in vogue in our times are unfortunately based on interest and qimar, therefore they are not permissible according to Shariah. However, in the situation referred to in this question one can take an insurance cover in order to avoid imprisonment only, but if the Insurance Company pays to him some amount, he cannot utilise it except to the extent of the premium actually paid by him to the Insurance Company.'

Contemporary fatawaa