Question 1315) - Must the Muda'protect it himself?

A: He must protect it himself or with someone .from his household. If he gives it to someone else to protect or places it as Wadi'ah by a third party then he is liable. Exceptions are if his house burnt and he gave it to his neighbour for safekeeping; or he was on a ship and feared that it would sink so he sent it to another ship. In these cases he is not liable because he acted in the interests of the Mudi' [owner of the Wadi'ah].*

* However he will not be believed in these cases unless he takes an oath [al-Hidayah]

~ al-Quduri ~