

## Cooperating to get compensation from insurance company

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allaah, the Most Merciful, the Bestower of Mercy

**Question:** I sold a car to a person who -in turn- sold it to another person, but the official documents still bear my name. Allaah (*Mighty and Majestic is He*) has decreed that the car's last owner dies in a car accident. Accordingly, the victim's family submitted a dossier of compensation at the insurance company, this latter informed them that I am the only one who could receive the money. So, can I help them in getting this compensation, knowing that the money may exceed the sum whereby the car was assured? May Allaah reward you.

**Shaykh Aboo `Abd-al-Mu`iz `Alee Farkous al-Qoobee** (*May Allaah the Most High preserve him*): All praise is due to Allaah, the Lord of the Worlds. Peace and blessing be upon whom Allaah sent as a mercy to the Worlds, upon his Family, his Companions and his Brothers until the Day of Resurrection.

If it is not possible for the victim's guardian to receive blood money from the killer by error through a car accident, nor from the state which does not cover this money unless by means of insurance, then -in my opinion- it is more likely permissible to help them to get this money inasmuch as the insurance money is a public money which is taken through Gharar (uncertainty) and injustice. And the public money has to be deposited in the Muslims' treasury (the general treasury) and to be spent -after that- in its [true] places (and given to its recipients), and this is one of its recipients.

The perfect knowledge belongs to Allaah (*Mighty and Majestic is He*); and our last prayer is all the praises and thanks are to Allaah, the Lord of the Worlds, and prayers of Allaah are to Muhammad and his Family, Companions and Brothers until the Day of Resurrection.

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