

The earned money through life insurance

Shaykh Aboo `Abd-al-Mu`iz `Alee Farkous al-Qoobee

Article taken and slightly adapted from: ferkous.com

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

Question: My father was affected with an illness which the doctors could not heal, so his friends insisted on him signing papers for life insurance, so he signed out of ignorance, or because of his state of health and the exacerbation of the disease in his body (all this without our knowledge). After his death, I disavowed this act, but my family did not take an interest in my disavowal and took the money with which they accomplished the building of a house to which they moved afterwards. As for me, I stayed in my grandfather's house, so some brothers told me that this may lead to sever the ties of kinship. For this reason, I ask you the following questions:

- Is it permissible for me to move to this new house with them, knowing that I am a student at university?
- Can I use the money that we would earn from the rent of the shops in this new house?
- How could we correct this mistake, in order to make this house licit?

Notice: life insurance is that the worker gives seventy Algerian Dinars each month. If the worker dies before he retires, his heirs will have a sum of 700 000 Dinars, but if he is still alive after retirement, he will not get anything and he will cease paying seventy Dinars.

Knowing that my father did not pay anything, or at most, he paid two months.

- The cost of the current house is almost (400) or (500) millions of centimes.

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 till the Day of Resurrection.

If the whole of the residence or the major part of it is from licit money, it is permissible to move to it if there is need or necessity. As the known amount which should be spent immediately is not available, it is obligatory to allocate a part of the shops' incomes continually with the purpose of getting rid of the amount of the illicit money which the father got as a result of an invalid and illegal contract. By doing so, all what remains will be lawful.

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Moreover, the illicit money should be spent in public utilities and in different ways of good and piety as spending it for the poor and the needy.

The perfect knowledge belongs to Allaah (*Mighty and Majestic is He*). Our last prayer is all praise is due to Allaah, the Lord of the Worlds. Peace and blessing be upon our Prophet (*peace and blessings of Allaah be upon him*), his Family, his Companions and Brothers till the Day of Resurrection.