2352 - What can a person who has insurance take when disaster strikes?

the question

Legally, we are obligated to have house insurance in the state of Minnesota so we make regular payments. Recently, our house was damaged in a storm. Is is lawful for us to make a claim on the house or should we avoid it to be involved in the system as little as possible?
Jazak Allah Khair.

Detailed answer

Praise be to Allah.

If you are forced to take out haraam insurance, then it is permissible for you, when receiving compensation for the disaster you mention, to take all that you have previously paid – anything more than that should be given in charity. And Allaah knows best.