239647 - If someone is compelled to take out insurance, does he have the option to take out comprehensive insurance?

the question

In my country India car insurance in mandatory. My question is can we choose among the various insurance policy. like there is Basic , Premium , Comprehensive , zero depreciation , bumper to bumper and many more policies and coverage. Can I choose among them ? . Or should I go with the Basic Policy. Basic Policy is the least coverage and on the other hand bumper to bumper insurance is a zero depreciation policy . Can I go with the Premium Bumper to Bumper Insurance ? Can i choose among different policies ?

Detailed answer

Praise be to Allah.

In the answer to question no. 102969 we stated that commercial auto insurance is not permissible, but if someone is compelled by law to take out insurance, there is no blame on him for doing so, but in that case he should limit it to the minimum that will meet the need, which is the lowest level of insurance required by the law of the land.

Shaykh Yoosuf ash-Shubayli (may Allah preserve him) said:

If the law of the land in which a person lives requires him to have auto insurance, otherwise he is regarded as breaking the law, then it is permissible to take out insurance in this case, because there is a need that requires doing so.

But he must understand that if the law requires him to take out third-party insurance only, or a lower level than that, then it is not permissible for him to do more than that, because anything more than that is not dictated by need, and one of the established principles of sharee'ah is that need should be properly estimated. End quote.

And Allah knows best.