90073 - “Breakdown cover” (insurance covering the cost of towing the car if it breaks down on the highway)

the question

I am a student who has been sponsored to attend university studies abroad. I have a car that is not new and is prone to stopping at any time. Please note that in this country if cars break down, no one will ever stop to help you, especially on the highways, which poses a danger to me and my family. In this country there are companies that, for a payment of approximately two hundred riyals for an annual contract, will come to you if you call them by phone, and they will repair your car if the problem is simple, or else they will tow it to the nearest repair shop, even if your car breaks down more than once. Also, if your car does not break down during this year, you do not have the right to ask for any money back. What is the ruling on this, knowing that it is called insurance or breakdown cover?

Detailed answer

Praise be to Allah.

This kind of insurance contract is based on ambiguity, which is haraam. The ambiguity in this case is that the person will pay this amount (200 riyals) and he may benefit from it to have his car towed if it breaks down one or more times, or he may not benefit from it at all, if his car does not break down.

The fatwas of the scholars clearly state that this kind of insurance, and similar kinds of commercial insurance, are haraam.

But in light of the problem that you mention, if you can make an agreement with a company that offers particular services, such as oil changes, navigation information, or regular maintenance and checkups, in addition to towing the car if it breaks down, then we hope that there will not be anything wrong with that, and it will be an acceptable alternative to the problem that you

mention.

We ask Allah to help and guide us and you.

And Allah knows best.