21262 - Should he appoint a kaafir lawyer to get his money from the insurance company?

the question

I am a student in America. A few weeks ago I had an accident and it was Allaah's will that I suffer injuries in my back and shoulders. (The muscles are torn, according to the doctor, but he did not take an x-ray of my back in order to be certain). The accident was not my fault, hence the insurance company of the person who caused it will take responsibility for (repairs to) my car and my medical treatment, in accordance with the law. I tried to call the insurance company three times concerning the pain in my back and shoulders, so that I can get treatment at their expense, but they did not respond to me. It is as if they are trying to put me off and get out of paying. Am I allowed to hire a kaafir lawyer to get compensation for the harm caused to me by the accident and for the disruption to my life – knowing that the lawyer may get compensation from them which may be many times more than the value of the car, and I do not know about the medical costs (which are very expensive in America)?

Detailed answer

Praise be to Allah.

It is permissible for you to hire a lawyer if the company is indeed trying to put you off and is not doing what it should, and the expenses of this lawyer will be charged to them. This is not wrongdoing to them in this case. But with regard to the expenses of the accident and your medical treatment, do not take more from this company than the amount you have given them during the period when you have had insurance with them, because any additional amount is counted as ribaa (usury, interest) and it is not permissible for you to take it. As far as I know, insurance is compulsory for you [in the US]; if it was voluntary then you should not have been involved in these insurance contracts.