9348 - He works for a company that deals with insurance

the question

I work for a shipping company that ship package all over the world. I was told by my supervisor that i will be require to ask the customer if they want too add insurance wich s 35 cent on every hundred dollar to protect their package and i have to push button on the computer and it's done in seconds.My questin is will this make my job haram because of the insurance ? Is this RIBA ? Will I be CURSE by ALLAH for this ?.

Detailed answer

Praise be to Allah.

Firstly:

Working in shipping is halaal if the products being shipped are things that are permissible according to sharee'ah and are not haraam things such as alcohol, pork or anything that it is forbidden to eat, drink, wear, etc.

Secondly:

The commercial insurance which insurance companies deal in is haraam. One of the reasons for it being haraam is the fact that it involves riba and gambling, both of which are haraam according to the texts of the Qur'aan and Sunnah, and the consensus (ijmaa') of the Muslims.

See Question no. 8889.

Shaykh 'Abd al-'Azeez ibn Baz (may Allah have mercy on him) said:

Insurance on one's life and property is haraam according to sharee'ah and is not permitted, because it involves ambiguity and riba. Allah has forbidden all riba-based transactions and all

transactions that involve ambiguity, out of mercy towards this ummah and to protect it from that which may harm it. Allah says (interpretation of the meaning):

“Allah has permitted trading and forbidden Riba” [al-Baqarah 2:275]

and it was narrated in a saheeh hadeeth that the Messenger of Allah (peace and blessings of Allah be upon him) forbade transactions involving ambiguity. And Allah is the Source of strength.

Fatawa Islamiyyah, 3/5

Thirdly:

Allah describes riba as a very serious issue, and warns against it, as He says (interpretation of the meaning):

“O you who believe! Fear Allah and give up what remains (due to you) from Ribaa (from now onward) if you are (really) believers.

And if you do not do it, then take a notice of war from Allah and His Messenger”
[al-Baqarah 2:278-279]

Muslim (1598) narrated that Jaabir said: The Messenger of Allah (peace and blessings of Allah be upon him) cursed the one who consumes riba, the one who pays it, the one who writes it down and the two who witness it. He said, “They are all the same.”

Al-Nawawi said:

This clearly shows that it is haraam to write d own the contract between the two parties or to witness it. It also shows that it is haraam to help others to commit falsehood.

Your pushing the button to proceed with the insurance is like writing it down, so it is included in the hadeeth quoted above.

Fourthly:

It is not permissible for a Muslim to work for a company that deals in riba and other haraam transactions. The prohibition is not restricted to the one who writes down the details of the riba or the one who witnesses it, rather it includes all the employees who work in the company, even the doorkeepers and security guards, because this helps the company to do the haraam transactions that they engage in. And Allah says (interpretation of the meaning):

“Help you one another in Al-Birr and At-Taqwa (virtue, righteousness and piety); but do not help one another in sin and transgression”

[al-Maa’idah 5:2]

Fifthly:

The Muslim should look for halaal work, for consuming haraam wealth is one of the things that prevent du’aa’ from being answered, and is one of the causes of entering Hell. Any body that has been nourished on haraam earnings, the Fire is more fitting for it.

If a Muslim gives up something haraam in obedience to Allah, then Allah will replace it with something better than it, for whoever gives up something for the sake of Allah, Allah will compensate him with something better.

And Allah knows best.