



Bab : Sood/Interest

Fasl : Vima / Insurance

Sawal No : 128

Upload Date : 25-01-2024

Topic : Medical Insurance Ka Hukm

Sawal : Medical Insurance Laina Kaisa Hai ?

Jawab : Medical Insurance Ka Hukm Samajhne Se Pehle Sharee'at Ki Roshni Mai Sud (Interest / Vyaj) Ko Aur Qimaar (Juwe) Ko Samajh Lijiye:-

■ **Sood (Interest / Vyaj) Ki Ek Shakal Ye Hai, Ke Ham Kisi Ko Raqam De, Aur Us Raqam Ke Badle Di Hui Raqam Se Zyada Wasool Kare.**

■ **Qimaar (Juwe) Ki Ek Shakal Ye Hai, Ke Ham Kisi Aisi Jagah Par Raqam Lagaye, Ke Jaha Se Di Hui Raqam Se Kam Ya Zyada Milne Ke Ya Bilkul Na Milne Ke Imkaan (Chances) Ho.**

Ab In Dono (Vyaj Aur Juwe) Ko Samajhne Ke Baad Insurance Ki Shakal Me Gaur Kiya Jaye, To Is Me Ye Dono Baate Paai Jati Hai.

■ **Ham Har Mahine Ek Fix Premium Bharte Hain; Lekin Hame Pata Nahi Hota Hai, Ke Bhari Jane Wali Raqam Se Hame Claim Karne Ka Mauqa Milta Hai, Ya Nahi, Aur Agar Milta Bhi He, To Kitna ? Bhari Hui Raqam Se Kam Ya Zyada; Is Liye Is Me Qimaar (Juwa) Paya Jaa Raha Hai.**

■ **Aur Hum Apne Pure Saal Ke Premium Me Jitni Raqam Bharte Hai, Us Se Kai Zyada Raqam Tak Insurance**

Company Se Ham Claim Kar Sakte Hai, To Ye Sood (Interest/Vyaj) Kehlayega.

Is Liye Medical Insurance Karwana Ja'aiz Nahi Hoga.

■ **Sarkar Ki Taraf Se Jo Maha Card Ya Ayushyaman Card Ki Scheme Hoti Hai, Agar Us Me Koi Shar'ee Kharabi Na Ho (Jaise Ham Un Ki Shara'it (Conditions) Par Utarte Ho/ Dhoka Na Diya Jata Ho) To Medical Insurance Ke Ba Jaye Aisi Schemes Se Fayda Uthana Chahiye.**

■ **Ya Khuda Na Kare, Kabhi Achanak Aisa (Badi Bimari Ka) Mauqa Aa Pade, To Qarz Bhi Le Kar Apni Zarurat Puri Ki Ja Sakti Hai, Zarurat Ke Mauqe Se Huzur Sallallahu Alaihi Wasallam Ne Bhi Qarz Liya Hai. Fakt - Allah Ta'ala Sabse Zyada Janne Wale Hai.**

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