

عنوان مقاله:

Shariah standard of life insurance (Family takaful) A global reality

محل انتشار:

چهاردهمین همایش ملی و اولین کنفرانس بین المللی بیمه و توسعه «راهکارهای توسعه بیمه های خرد (Life Insurance)» (سال: 1386)

تعداد صفحات اصل مقاله: 39

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خلاصه مقاله:

Shari ah model of life insurance does not mean to insure one s life , but it is a financial and other dependests to protect widows, orphans and other dependents to protect widows, orphans and other dependents of the deceased (assured) against future unexpected financial risk. The conventional system, however, offers a life insurance policy, which may not be free from riba (interest), or some other elements, which are not recognized by Islamic techning. Based on the observation of the practices of life insurance policies under the convetional system many muslims, and even some Islamic scholars, diametrically oppose the ides of life policies, but have not com up with an Islamic alternative model to the conventiolnal one which would meet the expectations of contemporary muslims and would protect widows, orphans and other dependents in society from unpredicted future financial risk. Hence, the central idea of the model of an Islamic life insurance is that, it is not a policy to insure one s own life, but is a financial transaction relying on the priciples of mutual cooperation to undertake a responsibility towards safeguarding widows, orphans and other dependents of the deceased (assured), from future financial risk, which does not involve the elements of riba but is operated alond the lines of the following principles of the almudharabah financial technique, while neither clashing with the principles of mirath nor with the principles of wasiyah. In an Islamic model of life insurance policy the nominee (s) is not an absolute beneficiary (s) but a mere trustee who is under a duty to obtain benefits over the policy and distribute them among the heirs of the deceased (assured), according to the principles of .mirath and wasiyyah

کلمات کلیدی:

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