# Undertaking insurance preservation from the hadith of the Prophet (O young man, Be mindful of Allah and Allah will protect you)

# Adel Harb Basher AL- asasmeh<sup>1</sup>. Dr. Lawyar Hasan Harb Allasassmeh<sup>2</sup>.

<sup>1</sup>Associate Professor
Al-Balqa Applied University / Zarqa University College
Dr.adel197333@gmal.com
Dr.lasasmeh@bau.eud.jo
0772345299
<sup>2</sup>Legal consultant former. Judge of Amman court of Appeal.
Part-time Lucturer Faculaty of law - Zarqa private University.
Hasan428842@yahoo.com
0777428842

Article History: Received: 10 January 2021; Revised: 12 February 2021; Accepted: 27 March 2021; Published online: 28 April 2021

## Abstract

Summary of the study in Arabic: The aim of preservation and legislative insurance is to ensure a comfortable life for the Muslim, away from troubles and worries, and to fulfill his obligations of Allah. So Allah believes for him his future in this world and the hereafter, and Allah asks of him for things on which his comfort depends, so that he preserves his relief, tongue and eyesight, so Allah preserves him from the dangers of predestination, and will enter Paradise eternal happiness, to the extent that whoever recites the last two verses of Surat Al-Baqarah. He memorized it throughout his day, and whoever recites the Ayat al-Kursi( verse of chair); Satan did not approach him.

# **General introduction:**

All insurance companies take care of life, luggage, or property; to be admired by the customer and the customer, and to provide him with all the exceptional services, and comfortable offers to attract his attention. This is a purely economic process, the primary goal of which is to earn money and achieve a service to the public, and the customer and the client at the same time are keen to go to agencies and institutions that provide him with life insurance, and guarantee him the right to unemployment, and compensation for material and moral damage, which this occurred in the mundane scale (Al-Ghazali, 2000, pp. 163,35).

As for us in Islam, it is a comprehensive and complete insurance system that covers all aspects of a person and guarantees a decent life for him. Rather, it realizes the right of security, before initiating and entering into any loss. And all insurance companies have, in return for them and have penal conditions, and they have periods that expire until their deadlines, and insurance in Islam, according to the desire and choice of the person, and they have no periods or penal conditions, and if he fails and then returns, all the privileges are given to him, as if he had dealt with them for the first time, which are Free offers and bonuses that do not take much effort, and do not achieve an immediate goal for the customer, but are permanent and at preferential prices. In this presentation, the language of numbers and trade was followed, so that a person could easily understand what he meant ,especially when we are in the age of materialisms, and there is a different view of measures of happiness and the means to achieve them (Al-Sahim, 1421, p. 100).

# The importance of the study:

This study focuses on support in exchange for implementation, for Allah supports and supports man and preserves him in the event that he adheres to the commands of Allah, and also Allah protects him from the symptoms of predestination, catastrophes and calamities, and the Muslim is committed and draws closer to Allah's pleasure and avoids the forbidden, which is a matter based on benefit Mutual. Allah loves from the servant his obedience and adherence to his commands and at the same time the person benefits and enjoys permissibility and his punishment in the future, and legislative insurance in Islam is protection, prevention, righteousness and reform in the present and the future.

## The Problem of the study:

The problem of the study lies in the following questions: What is the meaning of legislative insurance for a Muslim? What are its manifestations and effects? How does this compare with the forms of insurance life that we find in our lives?

# **Objectives of the study:**

1- Knowing the reality of the statutory undertaking insurance and the religious rulings and directives in activating the protection, protection and divine preservation of the slave if he abides by the commands of Allah and performs his religious and worldly duties.

2- Knowing the aspects of statutory insurance protection and its images in the Qur'an and Sunnah.

3- Identifying the effects and returns of statutory insurance protection in this world and the hereafter.

\* - Curriculum of the study: It is appropriate for this study to follow the inductive approach in it through: Collecting texts related to this legislative principle of insurance for life pledge under the rule: May Allah protect you mentioned in the prophetic hadith, and the analytical method through: Knowing the dimensions of this preservation, its effects and manifestations.

#### Previous studies:

There is no prior study or specialist in the subject.

\* - Research plan: The content of the research plan will be as follows:

The first topic: Islamic pledge insurance and its guarantees:

The first requirement: Definition of pledge insurance, and what it is:

The second requirement: the legality of pledge insurance custody.

The second topic: the aspects of pledge insurance custody; And its effects:

The first requirement: manifestations of pledge insurance:

The second requirement: the effects of pledge insurance on the individual and society:

\* - Conclusion, including the most important findings and recommendations:

Topic one: Islamic pledge insurance And its guarantees:

The first requirement: Definition of pledge insurance, and what it is:

First: Definition: A- Language: A safe source and it comes with the meaning of guarantee and compensation against risks and disability, and it comes in the meaning of protection and care, and its security is insurance, safety, and insurances, and comes in the sense of the opposite of fear (Al-Razi, 1995, p.20).

B- Idiomatically: a procedure requiring a sum of money to be paid to the insured company in exchange for guaranteeing to the insured person rights in the event of an accident, and insurance are types: life insurance and money and property insurance (Adlan, 2013, p.1).

Second: The essence: The conversation revolves around protecting and preserving Islamic law and its commitment to the Muslim servant, if he preserves and performs what he owes seeking a reward and reward from Allah Almighty, and the well-known rule: The reward is the same as the work The preservation of the graces of Allah, and the means given to him: such as sight, hearing, vagina and tongue. And the rest of the senses and organs, and make them play the role for which they were created, and Allah created these blessings for us except to worship and thank Him. Unfortunately, we do not appreciate Allah, and the worst thing is that we disobey Him with His blessings that He bestowed upon us. Therefore, Islamic law encouraged individuals and societies, to take care of the rights of their Lord, and to carry out the duties entrusted to them, and at the same time Allah honors them and increases them from His bounty and blessings on us that are countless as Allah said (*And He gave you from all you asked of Him.[660] And if you should count the favor [i.e., blessings] of Allah, you could not enumerate them. Indeed, mankind is [generally] most unjust and ungrateful)*, (Ibrāhīm:34). So Allah is blessed and kind, blessings are many and abundant, and He is blessed with the ungratefulness of unbelief (Al-Khudair, 2005, p. 5).

The second requirement: The second requirement: the legality of pledge insurance custody:

Evidence for undertaking insurance protection of Islam is abundant, from which we take a range:

First: The Holy Quran: The Almighty said (*For him [i.e., each one] are successive [angels] before and behind him who protect him by the decree of Allah. Indeed, Allah will not change the condition of a people until they change what is in themselves. And when Allah intends for a people ill, there is no repelling it. And there is not for them besides Him any patron)* (Ar-Ra<sup>•</sup>d:11) This noble verse guarantees and guarantees for a person that there are powers of great energy. They are illuminating angels that protect and preserve him, especially when there is a conflict between predestination. If he preserves incest and adheres to the boundaries, may Allah preserve him. And if those limits are exceeded, then he will be delivered to the extent that he will be harmed, and Allah will forsake His victory and protection (Al-Baghawi, 1407, (4/299).

And the Almighty said(And they who guard their private parts, Except from their wives or those their right hands possess, for indeed, they will not be blamed, t whoever seeks beyond that, then those are the transgressors). (Al-Mu'minūn: 5-7).

The noble verse secures for a clean society the right to sexual enjoyment, in an orderly framework that does not lead to disease and disobedience deserving of painful torment, and this insurance establishes family rules and prevents betrayals. Blessing, tranquility and security come from torment and anger (Ibn Ashour, 2000, (9/409).

Second: The Prophet's Sunnah: The Messenger of Allah said: "O young man, I shall teach you some words [of advice]: Be mindful of Allah and Allah will protect you" (Al-Tirmidhi, 2010, Hadith No. (2516), and (Ibn Hanbal, 1999, Hadith No. (2804)). This noble hadith regulates the relationship, And he controls the behavior of a servant by preserving Allah, and taking care of the laws and commands of Allah, not to transgress them.

And in the other hadith of the Prophet: The Messenger of Allah said (If one of you performs ablution and performs good ablution, then stands up for prayer, then completes her bowing and prostration and reciting in it she said: May Allah preserve you as you have protected me, then I will ascend with her to heaven, and she has light and light, and

the gates of heaven are opened for her. Allah lost you as you lost me, then I ascend with it to the sky, with darkness on it and the gates of the sky closed below it, then it is wrapped as a garment wraps the creation, then strikes the face of his companion "(Al-Tialisi, 1999, Hadith No. (585), and Al-Bayhaqi, 1994, 3140), and (Al-Tabarani, 1415, Hadith No. (427), and see: (Al-Suyuti, 1993, (1/706)).

The term memorization was assigned to prayer as a metaphor, if he performed it according to its conditions and pillars. It was a reason for preventing him from committing sin and entering into what Allah has forbidden, and a barrier that prevents him from going too far in doing what is forbidden in this world, and in the hereafter it leads him to happiness and eternal eternity in Heaven, and Allah argues for him. She does not allow his suffering and intercedes for it (Al-Manawi, 1408, (1/121).

The second topic: the aspects of pledge insurance custody; And its effects:

The first requirement: manifestations of pledge insurance:

1- Memorizing vulva and lust:

Progress in the holy verse (And those who guard their private parts, Except from their wives or those their right hands possess,[1754] for indeed, they are not to be blamed, But whoever seeks beyond that, then they are the transgressors) (Al-Ma'ārij :29-31)

Controlled lust, which is not dispensed except for the wife only, protects society from the pests of perversion, and from types of diseases such as AIDS, insufficiency and others, in addition to spreading vice, the prevalence of chaos and mixing of lineages, and the disruption of lineage and inheritance laws, so the penalty is sex work If a man saves his private parts, he will have a wife who does not betray him, and establish relations outside marriage (the sacred bond) (Sweileh, 1945, p.) Allah said (Men are in charge of women by [right of] what Allāh has given one over the other and what they spend [for maintenance] from their wealth. So righteous women are devoutly obedient, guarding in [the husband's] absence what Allāh would have them guard. But those [wives] from whom you fear arrogance- [first] advise them; [then if they persist], forsake them in bed; and [finally], strike them [lightly]. But if they obey you [once more], seek no means against them. Indeed, Allāh is ever Exalted and Grand) (An-Nisā:34), (Al-Nabulsi, p. 324). The Sunnah confirms and confirms this. The Messenger of Allah said in describing a husband who maintains a coarse pact with his wife and does not betray her: "Whoever guarantees for me what is between his two lives and what is between his husbands is assured for him the Qur'an is the art of Paradise" (Al-Bukhari No. 6109, Hadith No. And the Sunnah, each supports the other. This is in the right of the husband to preserve his desire and relationship, and the same applies to the wife, as the Messenger said regarding the description of a righteous wife, (Al-Tabarani, 1415, Hadith No. 478, and Al-Sanani, 1403, Hadith No. To her, he should be pleased with her, and if he commanded her, she would obey him, and if he was absent from her, she would preserve it in herself and his money. "(Al-Haytami, 1406, p. 8) Abu Idris Al-Khawlani said:" The first thing that Allah commanded Adam when he descended to the earth: (Gad, 1979, p. 35).

Allah's preservation of his servant includes two types: One of them is: He preserved for him in the interests of his worldly interests, such as preserving him in his body, his child, his family, and his money, Allah said(For him [i.e., each one] are successive [angels] before and behind him who protect him by the decree of Allah. Indeed, Allah will not change the condition of a people until they change what is in themselves. And when Allah intends for a people ill, there is no repelling it. And there is not for them besides Him any patron).(Ar-Ra'd:11), (Al-Samarkandi, (2/508).

Memorizing the prayer:

What is meant by preserving it is its performance with its pillars and strings, and the purity of intention, the purity of the fold, the good conduct, the safety of the bed, and prayer is a reason for his righteousness and forbidding sin. Because he is afraid of wasting her, losing her reward, and incurring hardship, Allah said (Preserve the prayers and the intermediate prayer, and stand up for Allah) (Al-Baqarah: 238) (Qutb: 238) (Qutb and non-performance, 1989-218) (1) And delaying it, until its time passes, which is a biological clock; it regulates its relationship with sleep, life, work, people, and the Creator (Al-Khuzai, 2002, p. 14). The Almighty said (Woe to the worshipers \* who neglect their prayers) (Al-Ma'on, 2000, 4-5) (Al-Amali: 4-5) (24/629) Allah condemned the servant who performs and performs a prayer lazy and sluggish; (And they do not come except when they are lazy) (At-Tawbah: 54) (Al-Saadi, 2000, p. 340) The Sunnah confirms this path and supports it, the Messenger of Allah said about the afternoon prayer At that time there is a suspicion of fatigue and exhaustion, so that a person is unable to perform it on time and wastes it: "Whoever misses the Asr prayer, it is as if his family and his wealth have been reckoned and lost." (Bukhari, 1422, Hadith No. (Al-Yahsabi, 1998, (2/328).

3- Memorizing the tongue:

Islamic law enjoins preservation of the tongue, and not to delve into what is pointless under it, and does not benefit from it in a practical, objective manner. The Qur'an enjoined keeping the tongue and that a person is held accountable for his words, and to delve into the honor of people, or to disbelieve in Allah, and he says against Allah without knowledge (and for you to keep \* generous \* writers \* know what you do) Many, 1999: 10-12) (Al-Anifar) (8/341), and Allah has entrusted mankind with honorable angels, who record and control what he says and does what he speaks, and what he does from good or bad (what he speaks of except he has a constant watchman) (Q: 18) (Mukhtarsh 1, 2013, p. ).

And is keeping the tongue from the alliance liar, and the large number of faith, Allah said (*Allah will not impose blame upon you for what is meaningless in your oaths, but He will impose blame upon you for [breaking] what you intended of oaths. So its expiation is the feeding of ten needy people from the average of that which you feed your [own] families or clothing them or the freeing of a slave. But whoever cannot find [or afford it] - then a fast of three days [is required]. That is the expiation for oaths when you have sworn. But guard your oaths. Thus does Allah make clear to you His verses [i.e., revealed law] that you may be grateful) (Al-Mā'idah :89) (Al-Qahtani 0.1431, p. 3).* 

And Allah preserved by preserving the tongue on the honor of people, and on everything that contradicts the silence of the believers, and in the hadith: "Your tongue is still moist in the remembrance of Allah" (Ibn Hanbal, 1999, Hadith No. (17716), and Al-Tirmidhi, 2010, Hadith No. (3375) and he said: "Hasan Gharib. "(And al-Qazwini, Hadith No. (3793), and warm and you can barely hear from him on his profanity, or insulting or insulting or insulting and insulting, the Messenger of Allah said:" Whoever preserves what is between his life and between his feet, Paradise is guaranteed to him. "(Jibreen, P. 5).

Memorizing the limits of Allah:

May Allah protect you by keeping the limits of Allah, and not falling into the forbidden, nor acquiring sins, and do not accuse the law of negligence and defect, Allah said (*Such believers are*] *the repentant, the worshippers, the praisers [of Allah], the travelers [for His cause], those who bow and prostrate [in prayer], those who enjoin what is right and forbid what is wrong, and those who observe the limits [set by] Allah. And give good tidings to the believers), (At-Tawbah :112).* And then the Messenger of Allah said(That which is lawful is clear and that which is unlawful is clear, and between the two of them are doubtful matters about which many people do not know. Thus he who avoids doubtful matters clears himself in regard to his religion and his honor, but he who falls into doubtful matters [eventually] falls into that which is unlawful, like the shepherd who pastures around a sanctuary, all but grazing therein. Truly every king has a sanctuary, and truly Allah's sanctuary is His prohibitions. Truly in the body there is a morsel of flesh, which, if it be whole, all the body is whole, and which, if it is diseased, all of [the body] is diseased. Truly, it is the heart.) .(Al-Bukhari, 1422, Hadith No. (56), see (Al-Debaisi, 1431, p. 11)

## General Memorizing:

The meaning of hidden memorization is to protect the heart and what it contains, to preserve the mind and consciousness, and to remember death and wear and tear, so congratulations to the heart of keeping orders, avoiding marries, and fulfilling duties and abstaining from sins and evils. A coffin floats and a ship is sinking! Glory to Allah, when the source of fear becomes a safe haven, then the belly of the whale becomes reclining and a refuge, Allah Almighty said (*And had he not been of those who exalt, Allah, He would have remained inside its belly until the Day they are resurrected*), (As-Sāffāt:143-144), (Zagzoog, p. 27).

Memorizing ablution:

Whoever preserves Allah, maintains ablution, it is the weapon of the believer. The Messenger of Allah said: "Only a believer maintains ablution." (Ibn Hanbal, 1999, Hadith No (22432), and (Al-Qazwini, Hadith No. (277)); and preserving purity. Cleanliness today is the title of safety from many diseases, and therefore Satan does not approach a person who has ablution, meaning that he does not command him to sin, because it is in the protection and care of Allah, and it has been scientifically proven that a person forms an aura of blue energy that protects him from touch, envy and jinn (Ibn Qayyim, 1992 P. 281).

The second requirement: the effects of pledge insurance on the individual and society:

First: its effects on individuals:

1- Feeling with Allah, being aware of it, and being watched by Allah. A watch that he loves and desires, because it protects him from all evil; Consequently, he stays and harbors to a strong side and supreme energy, which provides him with comfort and stability. If he performs the prayer on time, then he is under the protection of Allah, and he did not sign the covenant with his Master, and the evidence for that is the saying of the Messenger: "Whoever prays Fajr and in a narration in a congregation, then he is under the protection of Allah, and Allah does not ask you for anything from his duty" (Muslim, Hadith No. (1439), see (Ibn Ashour, 2011, p. 221) Ali said: "Every man has two kings who will preserve him from what he could not, and when fate comes, a cell is between him and him, and the future is a fortified paradise" (Al-Amali, 2000, p. 250).

Mujahid said: There is no servant but he has a king who keeps him in his sleep and wakefulness from the jinn, people and vermin, so there is nothing but he said: Behind you except something Allah has authorized that will befall him (Ibn Katheer, 1/54).

2- Strengthening the individual's relationship with Allah the Creator, and that he is commanded to take the causes, and trusts in his Lord. Whatever misfortune befalls his heart, it is soft and easy for Allah to make it easy for his heart and From between my hands and behind me "(Bukhari, 1989, Hadith No (698), and (Al-Qazwini, Hadith No (3871)). Al-Bukhari, 1422, Hadith No (5961), and Muslim, Hadith No (2714). 1999, Hadith No (5605), and Al-Nasa'i, 1991, Hadith No (10343), and (Al-Basti, 1993, Hadith No. (2693). No. (2311), and see (Al-Sulami, 1991, p. 11).

. - The position of the servant is superior to the Creator, if he honors and respects the rituals of Allah and is among his priorities, so he does not offer them any of the goods of the world, and therefore he is magnified by his Lord as much as he venerates the ritual rituals and prophetic instructions that crown him with reverence and his sense of honor, the Almighty said (That is and whoever venerates his rituals. (Al-Hajj: 32) For example, glorifying prayer by keeping its command and venerating its significance in your heart and soul, how could you not? Allah has described the people of prosperity in this world and the hereafter by saying (And those who are on their prayers will preserve) (Al-Mu'minin: 9). so did the muezzin call you while you were inside his house? Did you miss the opening takbeer? Is the prayer lost while you are busy? So where are the people of Fajr whom Allah said about (Make the prayers for the sun going to dusk until the dusk of the night and the Qur'an of Fajr. The Qur'an of Fajr was witnesses): 78. Is prayer in the list of constants, and among the priorities? And may Allah have mercy on Ibrahim bin Adham, he used to go to the blacksmith market, because they were in trouble from lighting a fire, heating and folding iron If someone raised the hammer and heard the call of Allah is great, he left the hammer aside and went to fulfill the call of Allah, saying: "There is no good in an act that distracts from prayer," we are in an Islamic society and life is supposed to stop when attending the prayers. And our Lord who said (So Allah is the best of preserving, and He is the most merciful of the merciful) (Yusef: 64) (Al-Jubouri, 2006, p. 6).

4- The slave's livelihood in this world and the blessing of his life, his wife and his offspring, and his good end, so that he does not die while he is disobedient to his Lord. Rather, he is rewarded with Heaven in the Hereafter because he is obedient and committed. Ibn Abbas said: Al-Nawawi's transmission: "He only saves a man according to his intention" (Al-Nawawi, 1971, 7).

5- Inheriting happiness and success to his children and escaping them from plague, dangers, and the bad consequence. Therefore, our Lord said (and their father was good) (Al-Kahf: 82), and Abu Al-Dardaa, a great companion, said to his children: "To increase my prayers for the good of my children." It was reported that Wakee 'bin Jarrah, the sheikh of Imam al-Shafi'i, jumped from a high wall and was over a hundred years old. Him ya: the old man of your bones? He struck his hand on his thigh and said: "This is the greatest that Allah preserved in childhood, and Allah preserved it in old age." It is the joy of what you offered and congratulations to those who reached their Lord and got to know him early, so the Messenger of Allah said: "Perhaps Allah would have seen the people of Badr and said to them:" Do what you wish, for I have forgiven you "(Bukhari, 1422, Hadith No. (3081), and Muslim, Hadith No (6486) And whoever Allah preserves in his youth and strength, may Allah preserve him in the event of his old age, weakness, and enjoyment of his hearing, eyesight and mind, it was narrated from some of the predecessors that he saw an old man asking people and said: "This is Allah lost in his youth, so Allah wasted him in his old age." Umar bin Abdul Aziz said: "There is no believer who dies but Allah preserves him in his heels and after his heels." Ibn al-Munkdar said: "Allah preserves with a righteous man his son, his son's birth, and the circles around him, so they will still be in Allah's protection and covering him." The predecessor: "Whoever fears Allah has preserved his soul, and whoever wastes his strength has destroyed himself, and Allah is the richest on them (Al-Nawawi, 1994, (16/184)).

Second: its effects on society:

1- Protecting society from the scourges of perversion, perversion and wrongdoing, and thus Allah removes from that society the scourge of torture and the path of revenge; Because they are righteous, reformers, committed, and all people aim to reach comfort and stability, especially when they see the afflicted countries, and this is a limited punishment that can be surrounded; How would it be if it was a general, general punishment like the flood of the prophet Noah and the prophet Moses vowed to Pharaoh in the nine verses? (*So We sent upon them the flood and locusts and lice and frogs and blood as distinct signs, but they were arrogant and were a criminal people*) (Al-A'raf: 133) (Ruya, 2018, p. 1).

2- Spending money on charitable causes that please people and bring them more luxury and high-end living instead of spending it on dealing with the causes of delinquency and forms of crime such as theft, kidnapping, rape and murder for evil reasons (Al-Sadiq, 2013, p.1).

3- Achieving the security and safety of societies, as a result of people being satisfied with what they have, and not being exposed to the property of others, and the spirit of love and familiarity spread among them, so that no one is dependent on another under any pretext: such as bullying, bullying, and eating their rights; Values of justice, equality, freedom and justice prevail, and the level of sympathy is high among members of the same community, far from selfishness and opportunism, and the prevalence of love for doing good and well-known, and meeting the needs of the weak and the poor (Al-Qaradawi, 2008, p. 147).

4- Correcting concepts and reviving the rational values disciplined within a framework of humanity with compassionate aspects. Whoever marries a woman for the sake of wealth, Allah will impoverish him, and whoever marries for the purpose of beauty will be abused by Allah, and whoever marries for the purpose of Allah will humiliate him, and whoever marries for religion may Allah preserve him Vazfar with the same religion raised your hands. And the person does not turn away from suspicion or sin except that Allah preserves, dears, glorifies, extends, sustains, enriches, supports and purifies And the rule says: "Save, you will be saved." So whoever Allah preserves has a watcher and a compelling enemy (if your Lord is to be observed) (Al-Fajr: 14) (Al-Jundi, 1985, p. 96).

5- Reorganizing humanity towards its guidance and reviving the queen's spiritual spirit through her attachment to a Allah of his worship, and her escape from running after materialism, so the scales were disturbed, and the human soul

was free from forms of solidarity and harmony, so people were preoccupied with the world and matter, and they abandoned the matter of worship, so Allah left them behind what he promised them. Among the prayers of the Prophet was: "Oh Allah, preserve me with Islam standing up" (Al-Nisaburi, 1990, Hadith No. (1924). It is strange that Allah preserves the one who preserves it to make harmful animals of course protect him from harm, as happened to the ship (the name of my companions), the servant of the Prophet Muhammad: "Where He broke the boat with it and went out to an island and saw the lion, so he started walking with him until he guided him to the road, and when he stood on him, he made his concern to them as if he was saying goodbye to him, then he returned from him. It benefited him from his family and others, as some of the predecessors said: "I disobey Allah, so I know this in the creation of my servant and my animal" (Ibn Rajab, 1408, p. 189).

The scholars said: The second type of memorization, which is the most honorable of the two types, may Allah protect the servant in his religion, faith, and life from misleading suspicions, and from forbidden desires, and he preserves his religion upon his death, and if he dies, he will die on faith. Some of the predecessors said: If a man attended death, the king was told: Smell his head. He said: I find the Qur'an in his head. He said: Smell his heart. He said: I find fasting in his heart. He said: Smell his feet. He said: I find standing in his feet. He said: He saved himself, so he kept it. Allah. "And Ibn Masoud said: The servant is concerned with the matter of trade and the emirate until it becomes easy for him, and Allah looks at him, and says to the angels: Spend him from him, for if he pleased him, he will enter the fire, and Allah will distract him from him, so he will fly by saying: Insult me so-and-so, and insulted so-and-so, and whatever It is none other than the grace of Allah Almighty (Al-Khan, (1/266)).

### **Results:**

1- The principle of legislative insurance in Islam is based on the reciprocal relationship between a slave and his Lord. If he obeys and adheres to the commands of Allah, may Allah protect him and protect him, and if he misses the commands of Allah and devotes himself to his guidance, his work will be frustrated and his pursuit disappointed, and he exhausts himself.

2- The legal insurance principle in Islam is based on the assertion that what is permissible is pleasure and pleasure, and that you receive your reward in full, and that the act of forbidden action is a curse and sorrow and an anguish that is followed by sin and a life of distress, as in the words of the Almighty (And whoever turns away from My remembrance - indeed, he will have a depressed [i.e., difficult] life, and We will gather [i.e., raise] him on the Day of Resurrection blind.),(Taha :124).

3- Legislative insurance gives you hope in life and the enjoyment of its enjoyment, and motivation towards work and love of distinction and interaction, within the Islamic controls and pillars.

4- Availability of an alternative and a distance from the forbidden, and the perversion and deviations that these sins bring about, and the consequences of the dire consequences for the individual and society, as a result of being far from the approach of Allah.

5- Activating the feeling of self-observation and divine observation, which is found in activating the principle of fearing Allah: to worship Allah as if you see Him, and if you do not see Him, then He sees you; And that is one of the benefits of goodness on the soul in the Almighty saying: (And whoever strives only strives for [the benefit of] himself. Indeed, Allah is Free from need of the worlds) (Al-Ankabut: 6), And the Prophet Muhammad said in the hadith Qudsi: "O my servants, I count your deeds for you. Whoever finds good, praise Allah, and whoever finds something else, does not blame anyone but himself."

6 - The commitment of individuals to what they are entitled to dispose of within their property protects the property of others, avoids waste of spending, and spending money on the consequences of individuals' distortions and anomalies: such as addiction and the consequences of crimes, thus disrupting the wheel of the societal economy.

7- Islam covers aspects of individual impulses, guarantees a person happiness and well-being, and achieves the highest levels of decent living in this world and eternal happiness in the hereafter.

8- Islam is a religion, a state, and a life system, which deals and secures for you and others the freedom to dispose of and own property. So that side does not overwhelm the side.

#### Recommendations:

1- Life is not measured in materials only; Rather, his money may dread him, and the positions abandoned him, and perhaps his friends respected him for his position and honor, and when the servant holds himself to Allah and takes refuge in him, he achieves general sufficiency, and does not need any human being Because his inner happiness covers his heart, and activating the initiatives of worship and legislative orders, in order to see and apply them, at the level of individuals and societies; For everyone to reap their luck of happiness and success.

2- A vision of the universality of Islamic legislation and its effectiveness in solving dilemmas, and achieving self-sufficiency in desires and pleasures, within a framework of divine self-censorship.

3- Prove that Islam, with its legislation, aims to reform the whole, spare service institutions the burden of financial losses, increases welfare, increases income, and raises the standard of living.

4- Teaching young people the aspects of safeguarding and preservation in Islam, and confirming the universality of Islam, that it is a religion and a state, and that religion guards the world and facilitates the livelihood of the morals.

5- Holding scientific seminars and purposeful dialogue councils on the legislation of Islam and the rights of individuals, ensuring the right to compensation for material and moral damage in Islam, and protecting the property of others.

6- Inviting the West to learn about the bright aspects of Islam. Perhaps it will be the gateway to a calm and meaningful dialogue with them; To correct the wrong view taken from Islam, and to be the window for their guidance and inhalation of the fragrance of the Lord's guidance.

# **References:**

- 1. Ibn Hanbal, Ahmad Ibn Muhammad, Al-Musnad, Shuaib Al-Arna`out and others, Al-Risala Foundation Beirut, February 2, 1999.
- 2. Ibn Rajab, Abdul Rahman bin Ahmed, the Collector of Sciences and Governance, House of Knowledge Beirut, i / 1, 1408.
- 3. Ibn Ashour, Muhammad Al-Taher, Editing and Enlightenment in Interpretation, Arab History Foundation Beirut, 1st Edition, 2000.
- 4. Ibn Ashour, Muhammad al-Taher, The Objectives of Islamic Law, The Technical Press Tunis, i / 1, 1366.
- 5. Ibn Qayyim, Muhammad Ibn Abi Bakr, The Sufficient Answer for Those Who Asked About the Healing Answer, Dar Al-Kitab Al-Arabi Beirut, T / 4, 1992.
- 6. Ibn Katheer, Ismail bin Omar, The Beginning and the End, Ma'arif Library Beirut.
- 7. Ibn Kathir, Ismail bin Omar, Interpretation of the Great Qur'an, edited by Sami bin Muhammad Salama, Dar Taibah Riyadh, February 2, 1999.
- 8. Al-Amili, Muhammad bin Jarir, Jami al-Bayan fi Tafsir al-Qur'an, edited by: Ahmad Muhammad Shaker, The Resala Foundation Beirut, 1/1, 2000.
- 9. Al-Bukhari, Muhammad bin Ismail, The Single Literature, edited by Muhammad Fuad Abdul-Baqi, Dar Al-Bashaer Al-Islamiyyah Beirut, February 3, 1989.
- 10. Al-Bukhari, Muhammad bin Ismail, Al-Jami al-Sahih, edited by: Muhammad Zuhair bin Nasser Al-Nasser, Dar Touq Al-Najat - Beirut, i / 1, 1422.
- 11. Al-Basti, Muhammad bin Hibban bin Ahmed Al-Tamimi, Sahih Ibn Hibban, arranged by Ibn Balban, edited by: Shuaib Al-Arna`out, Al-Risala Foundation Beirut, 2/2, 1993.
- 12. Al-Baghawi, Hussein Bin Masoud, Milestones of Download, edited by Khaled Al-Ak and his colleague, Dar Al-Marifa Beirut, T / 2, 1407.
- 13. Al-Bayhaqi, Ahmad Ibn Al-Hussein, Shaab Al-Iman (3/143, No. 3140), Dar Al-Baz Library: Makkah Al-Mukarramah, 1414 - 1994, edited by: Muhammad Abdul Qadir Atta.
- 14. Al-Tirmidhi, Muhammad bin Issa, Al-Jami al-Sahih, edited by Ahmad Muhammad Shaker and others, House of Revival of Arab Heritage Beirut, 2/2/2010.
- 15. Al-Jubouri, Hussein Ali Khalif, Verses of Taqwa in the Holy Quran, Mosul, Iraq, 2006.
- 16. Al-Jundi, Anwar, Correcting Concepts in Light of the Book and Sunnah, Dar Al-I'tissam Cairo, 1983.
- 17. Al-Khuzai, Muhammad bin Nasr, Maximizing the Power of Prayer, edited by Ahmed Farid, Al-Dar Al-Salafiya Alexandria, 2/2, 2002.
- 18. Al-Khudair, Abdullah bin Goran, The Creed of the People of the House, 4th Edition, 2005.
- 19. Al-Khan, Mustafa and his companions, Nozhat al-Mutaqeen, Sharh Riad al-Salheen, Foundation for the Resala Beirut, 1st Edition, 1397.
- 20. Al-Debaisi, Muhammad, Shifa al-Sag, ed / 4, 1431.
- 21. Al-Razi, Muhammad bin Abi Bakr bin Abd al-Qadir, Mukhtar As-Sahha, edited by Mahmoud Khater, Lebanon Library Beirut, 1995.
- 22. Al-Sahim, Muhammad bin Abdullah, Islam, its origins and principles, Ministry of Islamic Affairs, Endowments, Call and Guidance Saudi Arabia, 1st Edition, 1421 AH.
- 23. Al-Saadi, Abd al-Rahman bin Nasir, Tayseer al-Karim al-Rahman in the interpretation of the words of Manan, edited by: Abd al-Rahman bin Mualla al-Luhaq, The Resala Foundation Beirut, 1/1, 2000
- 24. Al-Salami, Abdel Aziz bin Abdel Salam, The Rules of Rulings in the Interests of People, Commentary: Taha Abdel-Raouf Saad, Alexandria Colleges Library Cairo, 1991.
- 25. Al-Samarkandi, Nasr Bin Muhammad, Bahr Al-Ulum, edited by Mahmoud Mutraji, Dar Al-Fikr Beirut.
- 26. Al-Suyuti, Abdul Rahman bin Al-Kamal, Al-Durr Al-Manthoor, Dar Al-Fikr Beirut, Edition 2, 1993.
- 27. Al-Shammari, Aqeel bin Salem, educational comments on Al-Arbaeen Al-Nawawi, Aqeel bin Salem Al-Shammari, the World Wide Web.
- 28. Al-Sadiq, Alaa Sobhi, The Origin of Crime and Deviation and its Consequences on the Individual and Society from the Viewpoint of Sociology, Dunia Al-Watan, 08/13/2013, article on the network.
- 29. Al-San`ani, Abdul-Razzaq Bin Hammam, Al-Musannaf, edited by: Habib Al-Rahman Al-Azami, Islamic Bureau Beirut, T / 3, 1403.

- 30. Al-Tabarani, Suleiman bin Ahmed, Al-Mujam Al-Awsat, edited by Tariq bin Awad Allah bin Muhammad, Abd al-Muhsin bin Ibrahim al-Hasi, Dar al-Haramayn Cairo, 1415.
- 31. Al-Tayalisi, Suleiman bin Dawood bin Al-Jaroud, Al-Musnad, edited by: Muhammad bin Abdul-Mohsen Al-Turki, Dar Hajar Riyadh, 1/1, 1999.
- 32. Al-Ghazali, Muhammad, Islam and Socialist Curricula, Nahda House Egypt, 4th Edition, 2000.
- 33. Al-Qahtani, Saad bin Ali, Lesions of the tongue in the light of the Qur'an and Sunnah, The World Wide Web, ed / 9, 1431.eferences:
- 34. Al-Qaradawi, Youssef, A Study in the Jurisprudence of the Objectives of Sharia, Between the Total Objectives and the Partial Texts, Dar Al-Shorouk Cairo, 3/3, 2008.
- 35. Al-Qazwini, Muhammad bin Yazid Ibn Majah, as-Sunan, edited by: Muhammad Fuad Abd al-Baqi, Dar al-Fikr Beirut.
- 36. Financial, Academic, Insurance Basics, 2019, World Wide Web.
- 37. Al-Manawi, Zain Al-Din Abdul-Raouf, Al-Tayseer with Explanation of Al-Saghir Mosque, Al-Imam Al-Shafi'i Library Riyadh, 3rd Edition, 1408 AH.
- 38. Nabulsi, Muhammad Ratib, Marriage Under Islam.
- 39. Al-Nasa'i, Ahmad Bin Shuaib, Al-Sunan Al-Kubra, edited by: Abd Al-Ghaffar Sulaiman Al-Bandari, Syed Kasrawi Hassan, Dar Al-Kotob Al-Alami Beirut, 1st Edition, 1991.
- 40. Al-Nawawi, Yahya Bin Sharaf, Al-Azkar, edited by Abd al-Qadir Al-Arna`ut, Dar Al-Mallah Damascus, 1971.
- 41. Al-Nawawi, Yahya bin Sharaf, Al-Minhaj Sharh Sahih Muslim Ibn Al-Hajjaj, Attention: Khalil Mamum Shiha, Dar Al-Maarifa Beirut, 1/1, 1994.
- 42. Al-Nisaburi, Muslim Ibn Al-Hajjaj, Al-Jami Al-Sahih, edited by: Muhammad Fuad Abd Al-Baqi, Arab Book House Beirut.
- 43. Al-Nisaburi, Muhammad bin Abdullah Al-Hakim, Al-Mustadrak Ali Al-Sahihain, edited by: Mustafa Abdel-Qader Atta, Dar Al-Kutub Al-Ilmiyya Beirut, 1st Edition, 1990.
- 44. Al-Haytami, Ahmed bin Muhammad bin Hajar, disclosure of hadiths of marriage, edited by: Muhammad Shakour Amerir Al-Mayadini, Dar Ammar Jordan, i / 1, 1406 AH.
- 45. Al-Yassabi, Abu Al-Fadl Ayyad, Iqmal Al-Muallem Sharh Sahih Muslim, Dar Al-Kutub Al-Ilmiyya Beirut, 1st Edition, 1998 AD.
- 46. Gad, Muhammad Muhammad, Islam and the sexual relations between spouses, i / 1, 1979.
- 47. Jibreen, Abdullah, Evils of the tongue, Dar Al-Watan Riyadh, Islamic booklets.
- 48. Sweileh, Amal, Electronic infidelity and its relationship to the spread of social media, University of May 8, 1945.
- 49. Vision, Center, Attempts to Demolish Family and Society, Homosexuality as a Model, 2018, Al-Shabaka article.
- 50. Zaqzouq, Mahmoud Hamdi, Objectives of Islamic Law, Necessities for Renewal, Al-Azhar Magazine.
- 51. Adlan, Attia, Insurance Contract, article on AlUka network, date of addition: 9/5/2013.
- 52. Qutb, Sayyid, In the Shadows of the Qur'an, Dar Al-Shorouk Beirut, T / 15, 1989.
- 53. Mukhtarsh, Ahmed Mohamed, Lesions and Damages of the Tongue, Al-Aluka website, 3/6/2013.