

Is it permissible to take out breakdown cover, as it is not a form of insurance?

It is permissible to take out breakdown cover as it is not a form of insurance, which it is sometimes misunderstood to be. When one becomes a member, one pays for the service, which the company offers him, which is to be at his assistance at any time. The money that is being paid is for the service. This is the reason why the Company does not pay for any damages to the car. If you are short of fuel, they will bring the fuel for you, but you will have to pay for it. If one does not use their service during the course of the year, then the payment will still remain as one is paying for the service of them being there for you at any time.

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