1888 - Taking precautions by means of haraam contracts when building a mosque

the question

First, I would like to thank everyone participating in this really helpfull program which will take the people to follow the path of Ahlu Alsunna Wa ljamah, so jazacum Allah khair.
my question is that we are about to start building a new Massjed in Las Cruces, NM. And to gaurantee that the contractor who will build the Massjed will complete his job, we should do two things:
1. buy bonds, which will cover any problem with the contractor if he could not continue his job.
2. buy an insurance, which protects massjed from any damage done be the contractor after he finish, or by (attentiolly/unattentioally) problems such as (fire, ..)
My question is, are these kind of protection processes Hallal?

Jazakum Allah Khair

Detailed answer

Praise be to Allah.

First of all, thank you for your kind words of encouragement.

Secondly, buying bonds is a haraam riba-based (interest-based) transaction, as entering into the common kinds of insurance is a type of gambling which is also haraam. You should seek Allaah’s help and put your trust in Him, then choose a contractor who is known for his honesty. After careful study and consultation, draw up a contract which clearly states conditions. You may find that the system and courts in your country will ensure that you are given your rights should

something untoward happen. We ask Allaah to help you and keep you safe. Remember the words of Allaah (interpretation of the meaning):

"… Verily, the mosque whose foundation was laid from the first day on piety is more worthy that you stand therein (to pray). In it are men who love to clean and purify themselves. And Allaah loves those who make themselves clean and pure." [al-Tawbah 9:108]

May Allaah bless our Prophet Muhammad.