

Analisis implementasi wakaf wasiat polis asuransi syariah di lembaga wakaf al-Azhar Jakarta

Siska Lis Sulistiani

Fakultas Syariah Universitas Islam Bandung

E-mail: siscaassidq@yahoo.co.id

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Waqf in Islam is one way to invest in property for the sake of the world and the hereafter. The development of waqaf must still be in the sharia corridor so that its *ubudiyah* and *iqtishadiyah* values remain. Islamic law will not be known even as DSN MUI has just released its fatwa in October 2016 which is the investment benefit and sharia life fatwa, but some sharia insurance institutions and wakaf institutions in Indonesia first applied this form of waqf. The legal status of a wakaf law on Islamic insurance policy under Islamic law includes productive wakaf. However, in terms of its ownership element as a waqf object has not been fully owned by wakif so ulama differed in opinion, although in principle has been owned by wakif, but still opens the dispute space because the waqf object is not yet fully owned. The wakaf law of syariah insurance policy itself is still potentially canceled by wakif or by sharia insurance if one of them wakif get difficulty paying the premium before maturity. Implementation of waqf syariah insurance policy at Al-Azhar Wakaf Institute Jakarta has not yet fully complied with the rules of Fatwa DSN MUI because the fatwa has just come out in the end of 2016 and socialized in early 2017, whereas the wakaf will be known as sharia insurance policy in the community.

Wakaf dalam Islam adalah salah satu cara menginvestasikan harta untuk kepentingan dunia dan akhirat. Perkembangan wakaf tersebut tetap harus dalam koridor syariat sehingga nilai *ubudiyah* dan *iqtisadiyah*-nya tetap ada. Wakaf wasiat asuransi syariah menjadi bentuk wakaf baru yang belum banyak diketahui bahkan DSN MUI pun baru mengeluarkan fatwanya pada Oktober 2016 yaitu fatwa manfaat investasi dan asuransi jiwa syariah, namun dibberapa lembaga asuransi syariah dan lembaga wakaf di Indonesia justru lebih dulu mengaplikasikan bentuk wakaf ini. Kedudukan hukum wakaf wasiat polis asuransi syaria menurut hukum Islam termasuk wakaf produktif. Namun, dari sisi unsur kepemilikannya sebagai objek wakaf belum sepenuhnya dimiliki oleh wakif sehingga ulama berbeda pendapat, walaupun secara prinsip telah dimiliki oleh wakif, namun masih membuka ruang sengketa karena objek wakaf tersebut belum dimiliki sepenuhnya. Akad wakaf wasiat polis asuransi syariah sendiri masih berpotensi dibatalkan