



E&O INSURANCE SUMMARY

Policyholder	Bitpanda GmbH
Insurers	Primary: Liberty Mutual Insurance Europe SE 1 excess: Starr Europe Underwriting Agency Limited
Policy numbers	legal insurer: Starr Europe Insurance Limited Primary: COADEW2H001 1 Excess: AI1158A25FZA
Policy Period	From 01.11.2025 to 01.11.2026
Limit of Liability	Primary: EUR 5'000'000 each and every claim and in aggregate 1 excess: EUR 5'000'000 each and every claim and in aggregate
Deductible	EUR 1.000.000 each and every claim
Territoriality	Worldwide
Triggering Act	A negligent act, error or omission in the provision of professional services. Professional Services shall mean those professional or financial services to others in the ordinary course of Bitpanda's business.

THE MiCAssure SCHEDULE

Scope of Coverage	Covers Bitpanda's legal liability to third parties for compensatory damages (including claimant costs and Assured's approved defence costs) arising from a qualifying MiCA Insurance Requirement Event.
MiCA insurance requirement event means	(a) loss of documents; (b) misrepresentations or misleading statements made; (c) acts, errors or omissions resulting in a breach of: (i) legal and regulatory obligations; (ii) the obligation to act honestly, fairly and professionally towards clients; (iii) obligations of confidentiality; (d) failure to establish, implement and maintain appropriate procedures to prevent conflicts of interest; (e) losses arising from business disruption or system failures; (f) where applicable to the business model, gross negligence in the safeguarding of clients' cryptoassets and funds; or (g) liability of the Assured crypto-asset service providers towards clients pursuant to Article 75(8) of The MiCA Regulations.
Major Exclusions	Contractual liabilities assumed by the Assured; fraud/dishonesty (except limited cases); personal injury/property damage; fines/penalties/punitive damages; US/Canada jurisdictional claims; shareholder/parent/subsidiary suits; prior acts/known circumstances; war, nuclear, pollution, M&A and insolvency-related claims.

MARSH

Please note that this is a non-binding summary of Bitpanda's Errors and Omissions insurance coverage. In the event of a claim, only the agreed insurance policy wording (together with any endorsements and schedules) shall apply.

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(179)

03/06/2026

1st Excess Position:

Starr Europe Underwriting Agency Limited on behalf of
Starr Europe Insurance Limited

Zurich, 08. June 2026

Signed by:



Signed by:



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