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Compensation if a crypto business fails

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In short: Compensation schemes for bank deposits and investments generally do not cover crypto-assets. If a crypto business fails, clients depend on whether their assets were segregated and on the insolvency process.

By jurisdiction

Jurisdiction	Compensation
Australia	None.
Bahamas	None.
Bahrain	None.
Bermuda	None.
British Virgin Islands	None.
Canada	Not confirmed.
Cayman Islands	None.
El Salvador	None.
Estonia	None: MiCA does not create a compensation scheme for crypto-assets. Investor and deposit guarantee schemes do not cover crypto-assets.
Germany	None: MiCA does not create a compensation scheme for crypto-assets. Investor and deposit guarantee schemes do not cover crypto-assets.
Gibraltar	None for crypto-assets.
Hong Kong	No statutory scheme for virtual assets.
Japan	None.

Jurisdiction	Compensation
Lithuania	None: MiCA does not create a compensation scheme for crypto-assets. Investor and deposit guarantee schemes do not cover crypto-assets.
Malta	None: MiCA does not create a compensation scheme for crypto-assets. Investor and deposit guarantee schemes do not cover crypto-assets.
Seychelles	None.
Singapore	None.
South Africa	None.
Switzerland	None for crypto-assets.
United Arab Emirates	None.
United Kingdom	None: the FSCS does not cover cryptoassets.
United States	None: SIPC and FDIC protection do not cover crypto-assets.

Rules as of November 2026. “Not confirmed” means we have not yet verified the rule from an official source; it does not mean there is none. Each jurisdiction's sources are listed in its guide.

Source: https://cryptolicensewiki.com/investor-compensation-schemes/
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