

PROVIDING SECURITY AND RESILIENCE IN AN UNCERTAIN WORLD



ABOUT US

SiriusPoint is a global underwriter of insurance and reinsurance. We utilize deep risk capabilities to protect our customers and provide intelligent risk solutions to clients and brokers around the world.

Bermuda-headquartered and listed on the New York Stock Exchange (SPNT), we work as 'One SiriusPoint' to apply expertise and underwrite risks across our four operational areas – International Insurance, North American Insurance, Global Accident and Health, and Global Reinsurance.

We have licenses to write Property & Casualty and Life, Accident & Health insurance and reinsurance globally, including through Lloyd's Syndicate 1945.

WHY CHOOSE SIRIUSPOINT

- Flexible benefits, limits and plan design features
- 25+ years in the marketplace
- Customizable distribution solutions
- Bundle solutions
- Services provided in global markets including the UK, Europe, North and Latin America, Asia, Australia and Africa

ACCIDENT & HEALTH

Our Accident & Health team provides a suite of flexible Special Risk Accident insurance products to meet the needs across a diverse market, including K-12 schools, higher education, amateur sports, camps, civic groups, employer groups, associations, affinity groups, and other niche markets.

We offer program management and underwriting guidance to our partners who provide access to modern and affordable solutions to their clients. Our Special Risk Accident Insurance compliments an organization's General Liability by filling in gaps that may exist and helps to offset high deductibles health care plans, co-pays or other out-of-pocket costs resulting from a Covered Accident.

SIRIUSPOINT FINANCIAL HIGHLIGHTS



- A AM BEST
- A Fitch
- A S&P
- A3 Moody's

¹ For the twelve months ended December 31, 2025.

² As of March 3, 2026.



WHY K12 INSURANCE?

Accidents are more common than you would expect. In 2024 alone, over 1.3 million school-age children in the US visited the ER due to sports or recreational injuries.³

SiriusPoint's Student Accident Insurance covers students, volunteers, and staff during K-12 activities, including classroom activities, interscholastic sports including practice, play or conditioning, extracurricular activities, gym class, field trips, before/after school care and summer camps or clinics, whether on and off school premises.

OPTIONAL BENEFITS FOR:

- Crisis death
- Deferred dental expense
- Expanded sports medical
- Heart and circulatory malfunction
- Heat exhaustion
- Bereavement and trauma counseling

ACCIDENTAL DEATH, DISMEMBERMENT & PARALYSIS BENEFITS

If a covered person suffers an injury from a covered accident, we will provide a percentage of the maximum benefit in a lump sum payment if a covered accident causes loss of life, limb, sight, speech, hearing or paralysis. Additional benefits can include Coma, Brain Death or Home Alteration & Vehicle Modification. If multiple losses occur from the same accident, we will pay the highest applicable amount.

CATASTROPHIC ACCIDENT INSURANCE

The catastrophic plan covers eligible medical expenses that exceed the basic policy limit, up to a maximum of \$5,000,000 per covered person, per accident, with a benefit period extending up to 10 years.

Catastrophic Cash is an additional benefit for payments to family when a covered accident results in paralysis, coma or brain death.

FULL EXCESS MEDICAL

Our plan reimburses the claimant for eligible expenses, regardless to any coordination of benefits provision in such Health Care Plan. When a claimant has no other insurance, the accident policy becomes their primary coverage. If the claimant has another form of insurance, Full Excess Coverage acts as secondary insurance, reimbursing for expenses not covered by the primary policy. These out-of-pocket expenses can include deductibles, co-pays, coinsurance, and other expenses not covered by the primary plan. By providing this additional layer of financial protection, Full Excess Coverage offers peace of mind and ensures comprehensive coverage when it is most needed.



GENERAL DEFINITIONS

Covered Accident means a sudden, unforeseeable event that results, directly and independently of all other causes, in a Covered Injury or Covered Loss and meets the following conditions:

- occurs while the Covered Person is insured under the Policy;
- occurs under one of the Conditions of Coverage specified in the Policy Schedule of Benefits;
- is not contributed to by disease, Sickness, or mental or bodily infirmity;
- is not otherwise excluded under the terms of the Policy.

Covered Injury means any bodily harm that results, directly and independently of all other causes, from a Covered Accident.

Usual and Customary Charge means the normal charge, in the absence of insurance, made by the provider of any Appropriate Treatment, but not more than the prevailing charge in the area:

- for a like service by a provider with similar training or experience; or
- for a supply that is identical or substantially equivalent.

Covered Expenses means the Usual and Customary charges for services or supplies listed in the Policy's Schedule of Benefits, and described in the *Accident Medical Benefits* section, that the Covered Person Incurs during the Benefit Period for Appropriate Treatment of a Covered Injury. A Physician must recommend and approve these services or supplies.

TERMS & CONDITIONS

Coverage is provided to participants of the Policyholder's sponsored and supervised activities.

We will pay the benefits up to the policy maximum benefit limit for Covered Expenses Incurred, subject to all applicable conditions and exclusions, for Appropriate Treatment of a Covered Injury that resulted directly and independently of all other causes from a Covered Accident.

Eligible medical expenses must be incurred within the policy's benefit period, and is subject to any deductible, if applicable.

Effective Date: Coverage will begin on the specified date, subject to the receipt and acceptance of the application by SiriusPoint or its authorized representative. Payment is made by the Policyholder and must be eligible for all participants.

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to help supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, the insurance described in this document does not provide minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

This document briefly describes certain benefits and features of the Blanket Accident Medical Insurance underwritten by SiriusPoint America Insurance Company. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions will be set forth and governed by the policy as issued by SiriusPoint America Insurance Company may not be able to offer this coverage in all states and elect at its sole discretion not to offer or quote any specific benefit amount or risk. Please contact your agent for availability of coverage in your state.