SIRIUSPOINT: A GLOBAL INSURER & REINSURER

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.

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 filing 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.

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

SIRIUSPOINT FINANCIAL HIGHLIGHTS

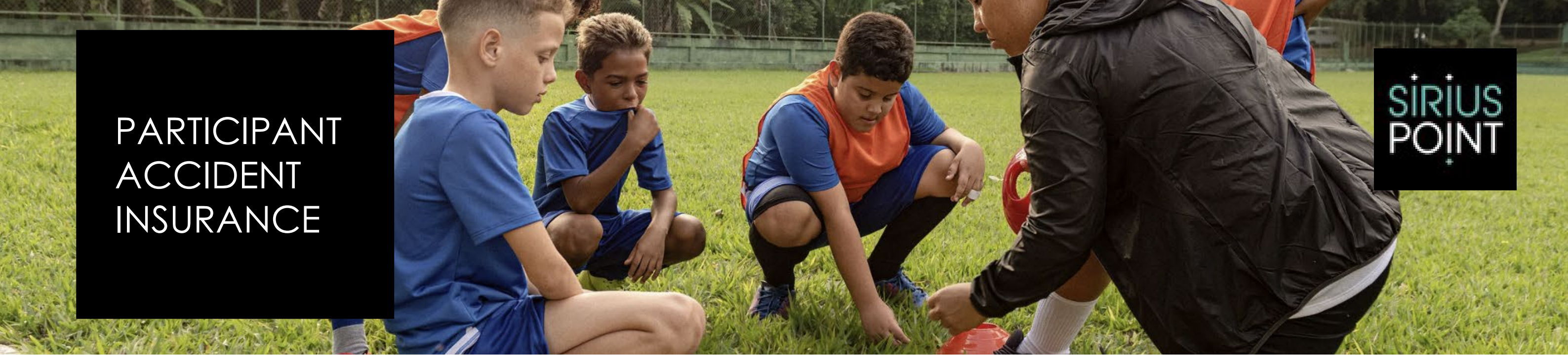
$3.7[1] Billion
Gross Premium Written

$2.1[1] Billion
Tangible Equity

$2.5[2] Billion
Market Cap

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.



PARTICIPANT ACCIDENT INSURANCE

WHY PARTICIPANT ACCIDENT INSURANCE?

Accidents are more common than you would expect. According to the National Center for Health Statistics, there are 40 million visits to the Emergency Room annually and more than 3.5 million children ages 14 and younger get hurt annually playing sports or participating in recreational activities.[3]

A Participant Accident policy alleviates the financial impact of unforeseen medical expenses caused by an accidental injury and provides a safety net to help cover medical expenses that may not be covered by health insurance, such as co-pays, high deductibles, or other out of pocket expenses. Accident insurance is a valuable tool for mitigating these risks and providing financial protection in the event of an accident, offering peace of mind for both individuals and organizations. SiriusPoint delivers thorough, adaptable insurance solutions to provide financial security and peace of mind.

TARGET GROUPS

- Amateur sports and/or recreation groups
- Youth and adult leagues
- Camps and clinics
- Volunteers
- Non-profits
- Daycares / HeadStart
- Faith-based organizations
- Civic groups / fraternal organizations

ACCIDENTAL DEATH, DISMEMBERMENT & PARALYSIS

If a covered person suffers an injury from a covered accident, we will provide benefits for one of the losses listed below. If multiple losses occur from the same accident, we will pay the highest applicable amount. We cover:

- Loss of Life
- Brain death
- Loss of sight in one eye, hand, foot, hearing or speech
- Loss of any combination of two: hands, feet, eyesight, hearing and speech
- Paralysis of both upper and lower limbs, upper and lower limbs on one side of the body, both lower limbs or both upper limbs and one upper or one lower limb

ACCIDENT MEDICAL EXPENSE

Our plans provide reimbursement for services, treatment and supplies prescribed by a physician for an injury sustained in a covered accident.

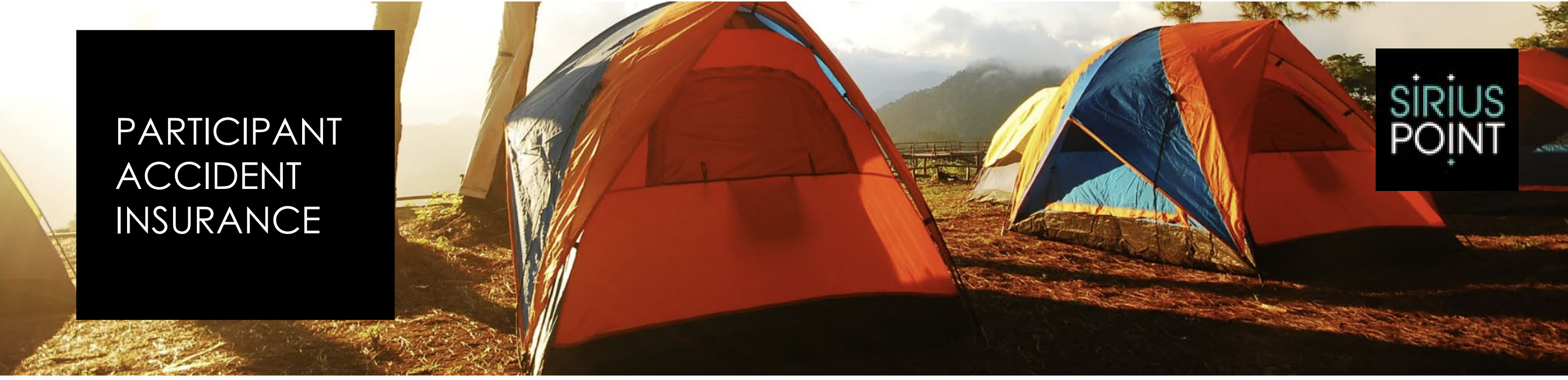
These expenses include, but are not limited to:

- Hospital Room & Board
- Emergency Room visits
- Outpatient Treatment
- Surgical or medical treatments
- Ambulatory Medical Centers and ambulance expenses
- Physical therapy
- Diagnostic imaging and laboratory work
- Dental care

FULL EXCESS MEDICAL

Our plan reimburses the claimant for eligible expenses, regardless to any coordination of benefits provision in such Healthcare 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.

3 National SAFE KIDS Campaign and the American Academy of Pediatrics



PARTICIPANT ACCIDENT INSURANCE

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