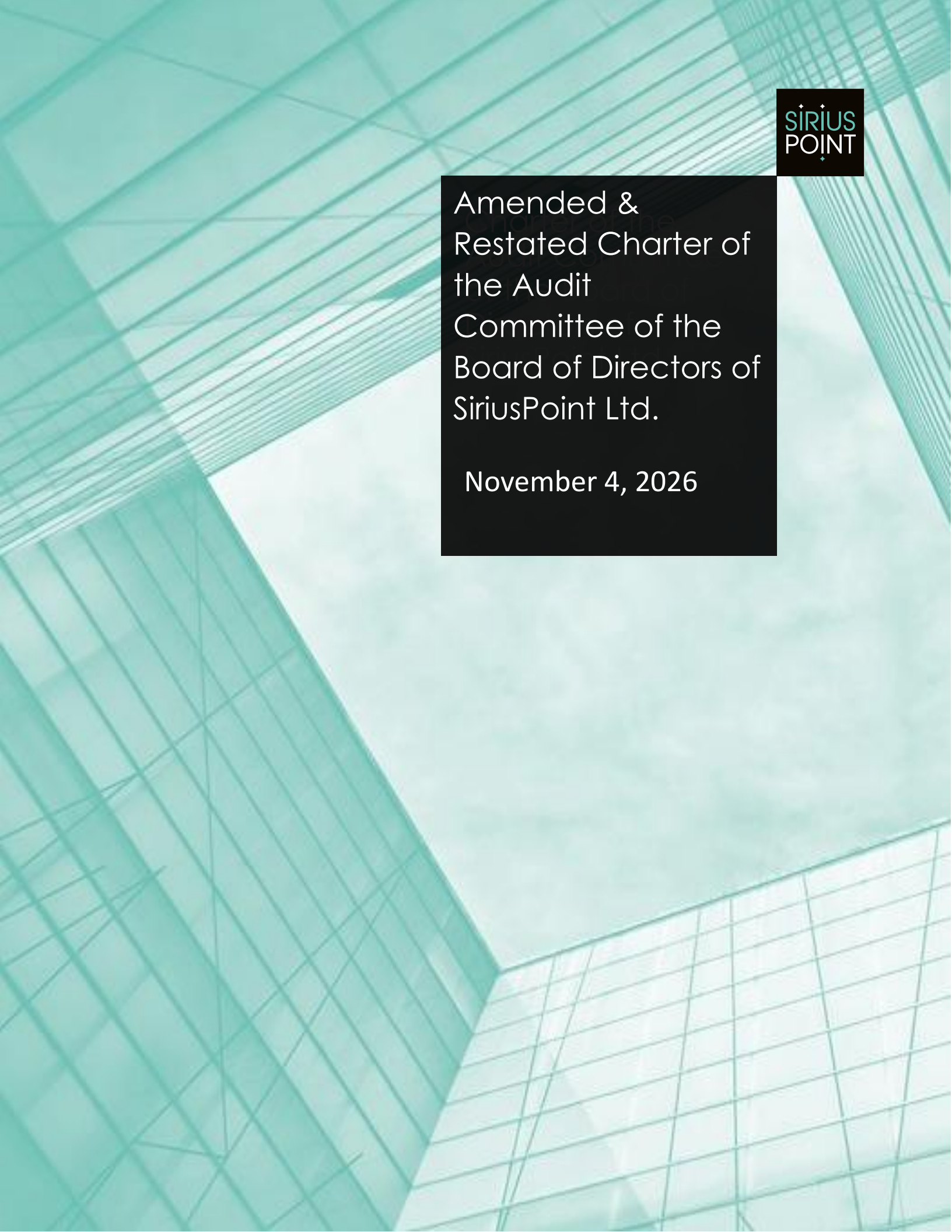

Amended & Restated Charter of the Audit Committee of the Board of Directors of SiriusPoint Ltd.

November 4, 2026

AMENDED & RESTATED CHARTER OF THE AUDIT COMMITTEE OF THE BOARD OF DIRECTORS OF SIRIUSPOINT LTD.

Pursuant to the duly adopted Bye-Laws of the Company (the "Bye-Laws"), the Board of Directors (the "Board") of SiriusPoint Ltd. (the "Company") has determined that the Audit Committee (the "Committee") of the Board shall assist the Board in fulfilling certain of its oversight responsibilities. The Board has adopted this Amended & Restated Charter ("Charter"), which supersedes all prior versions of this Charter, including those dated February 12, 2026, October 29, 2025, and November 7, 2023, to establish the governing principles of the Committee.

1. Purposes

The primary purposes of the Committee, as reflected in the duties and responsibilities below, are to:

(a) Assist the Board in overseeing (a) the quality and integrity of the Company's financial statements, (b) the qualifications, independence and performance of the Company's independent auditor, (c) the performance of the Company's internal audit function, and (d) the Company's compliance with legal and regulatory requirements; and
(b) Prepare the report of the Committee required to be included in the Company's annual proxy statement under the rules of the Securities and Exchange Commission (the "SEC").

The function of the Committee is oversight. In fulfilling their responsibilities hereunder, it is recognized that members of the Committee are not employees of the Company. It is not the duty or responsibility of the Committee or its members to conduct auditing or accounting reviews or procedures. Each member of the Committee shall be entitled to rely, to the maximum extent permitted under applicable law, on (a) the integrity of those persons and organizations within and outside the Company from which it receives information, and (b) the accuracy of the financial and other information provided to the Committee by such persons or organizations absent actual knowledge to the contrary (which shall be promptly reported to the Board).

Management is responsible for the preparation, presentation, and integrity of the Company's financial statements, for the appropriateness of the accounting principles and reporting policies that are used by the Company, and for establishing and maintaining internal control over financial reporting. The independent auditor is responsible for auditing the Company's financial statements and management's assessment of the effectiveness of internal control over financial reporting, and for reviewing the Company's unaudited interim financial statements.

2. Membership

(a) Number. The Committee shall consist of no fewer than three (3) directors.

(b) Appointment and Term. Members of the Committee shall be appointed by the Board on the recommendation of the Governance and Nominating Committee of the Board, which shall recommend for Committee membership such directors as it believes are qualified. Committee members shall serve for such term or terms as the Board may determine. The Board may remove any member of the Committee at any time, with or without cause.

(c) Chairperson. Unless a Chairperson of the Committee is elected by the Board, the Committee may designate its Chairperson by majority vote of the full Committee membership.

(d) Independence of members. Each member of the Committee shall satisfy the independence requirements relating to directors and audit committee members (a) of the New York Stock Exchange (the "NYSE") and (b) under the Securities Exchange Act of 1934, as amended (the "Exchange Act") and any rules and regulations promulgated thereunder by the SEC.

(e) Financial literacy. Each member of the Committee shall be financially literate, as such qualification is interpreted by the Board in its business judgment, and at least one member of the Committee shall be an "audit committee financial expert" as defined in Item 407(d) of SEC Regulation S-K, as such qualification is interpreted by the Board in its business judgment. A member who qualifies as an "audit committee financial expert" under the rules and regulations of the SEC is presumed to satisfy the NYSE requirement to have one audit committee member with "accounting or related financial management expertise."

(f) Service on multiple audit committees. No director may serve on the Committee if such director simultaneously serves on the audit committee of more than two other public companies, unless the Board determines that such simultaneous service would not impair the ability of such director to effectively serve on the Committee.

(g) Subcommittees. The Committee shall have the authority to establish subcommittees and to delegate any of its responsibilities to such subcommittees as the Committee may deem appropriate, provided that any such subcommittee is composed entirely of directors that meet the independence standards provided herein.

3. Duties and Responsibilities

The following duties and responsibilities shall be the common recurring activities of the Committee in fulfilling the purposes of the Committee set forth in Section 1 of this Charter. The Committee's duties and responsibilities shall include the matters enumerated below, as well as such other matters as may be delegated to the Committee by the Board from time to time.

Company's Relationship with the Independent Auditor

(a) Appointment. The Committee shall be responsible for the recommendation to shareholders of the appointment, retention and termination of the independent auditor engaged for the purpose of preparing or issuing an audit report or performing other audit, review or attest services for the Company (including resolving any disagreements between management and the auditor regarding financial reporting). The independent auditor shall report directly to the Committee.

(b) Compensation. The Committee shall have the sole authority to approve all compensation payable by the Company for any approved audit or non-audit services to any such independent auditor, including the fees, terms and conditions for the performance of such services (provided authorization to agree such compensation is provided by the shareholders at each annual general meeting of the Company).

(c) Pre-approval of auditing and permitted non-audit services. The Committee shall pre-approve all auditing and, subject to the *de minimis* exception of Section 10A(i) of the Exchange Act and the SEC rules promulgated thereunder, all permitted non-audit services performed by the Company's independent auditor. The Committee may delegate pre-approval authority to one or more designated members of the Committee, who

must then provide a report of such pre-approvals to the Committee at its next scheduled meeting. When pre-approving non-audit services by the independent auditor, the Committee shall consider whether the provision of such services is consistent with maintaining the independent auditor's independence.

(d) Oversight of relationship with independent auditor. The Committee shall have the sole authority to oversee the independent auditor's work throughout the year and evaluate the independent auditor's qualifications, performance and independence, including a review and evaluation of the lead partner on the independent auditor's engagement with the Company, and present its conclusions to the Board and, if so determined by the Committee, recommend that the Board take additional action to satisfy itself of the qualifications, performance and independence of the independent auditor.

(e) Independence of the independent auditor. In connection with the retention of the Company's independent auditor, the Committee shall: (a) review and confirm the independence of the independent auditor by obtaining statements on relationships between the independent auditor and the Company (including the auditors' fees billed for audit services, audit-related fees, tax fees, and all other non-audit services, respectively, for each fiscal year); (b) establish, and periodically review, policies for the Company's hiring of employees or former employees of the independent auditor who participated in any capacity in the audit of the Company's financial statements; (c) engage in a dialogue with the independent auditor with respect to any disclosed relationship or service that may impact the auditor's independence and objectivity; and (d) present its conclusions and recommendations with respect to the independent auditor to the Board at least annually. The Committee shall, at least annually, obtain and review a report by the independent auditor describing, to the extent permitted under applicable auditing standards, any material issues raised by the most recent quality-control review, or peer review, of the independent auditor, or by any inquiry or investigation by governmental or professional authorities, within the preceding five years, with respect to one or more independent audits carried out by the independent auditor, and any steps taken to deal with any such issues.

(f) Audit Partner Rotation. The Committee shall monitor the proper rotation of audit partner, lead partner and concurring partner. In addition, the Committee shall consider whether it is appropriate to adopt a policy of rotating the independent auditing firm.

(g) Review of independent auditor's quality control. The Committee shall obtain and review a report from the independent auditor at least annually detailing: (a) the independent auditor's internal quality-control procedures; (b) any material issues raised by the most recent quality-control review, or peer review, of the independent auditor; (c) any publicly available reports issued within the past five years by the Public Company Accounting Oversight Board (the "PCAOB") or other governmental or professional authorities concerning the independent auditor; (d) any PCAOB review of the independent auditor, or any inquiry or investigation by governmental or professional authorities within the past five years of the independent auditor, and any steps taken to deal with such issues; and (e) all relationships between the independent auditor and the Company consistent with the applicable requirements of the PCAOB. The Committee shall review and evaluate the lead partner of the independent audit team

(h) Review of audit plan. The Committee shall review the proposed audit scope, approach and staffing, including coordination of audit effort with internal audit.

(i) Review of conduct of the audit. The Committee shall, at least annually, discuss with the independent auditor, out of the presence of management if deemed appropriate: (a) the matters required to be communicated to audit committees in accordance with the auditing standards of the PCAOB as they may be modified or supplemented, relating to the conduct of the audit, including under Auditing Standard No. 1301; and (b) the audit process, including, without limitation, problems or difficulties and management's response, including (c) any restriction on audit scope or on access to requested information, (d) any audit problems, difficulties or significant disagreements with management and management's response thereto, and (e) significant issues (including matters of audit quality and consistency) discussed with the independent auditor's national office. The Committee shall obtain annually assurance from the independent auditor that the audit was conducted in a manner consistent with Section 10A of the Securities Exchange Act of 1934, as amended.

(j) Critical Audit Matters. The Committee shall engage in a dialogue with the independent auditor to understand the nature of each identified critical audit matter, the independent auditor's basis for identifying a matter as a critical audit matter, and how each such identified matter will be described in the independent auditor's report.

(k) Review of audit results. The Committee shall review and discuss with the independent auditor: (a) the report of their annual audit, or proposed report of their annual audit; (b) material written communications between the independent auditor and management, such as any management letter or internal control letter issued or proposed to be issued, or schedule of unadjusted differences; (c) the reports of their reviews of the Company's interim financial statements conducted in accordance with PCAOB Auditing Standard No. 4105, and (d) the reports of the results of such other examinations outside of the course of the independent auditor's normal audit procedures that the independent auditor may from time to time undertake. The Committee shall review and discuss with management, the internal auditors and the independent auditor, as appropriate: (e) all matters required to be communicated to the Committee under GAAP; (f) significant issues regarding accounting and auditing principles and practices and financial statement presentations, including all critical accounting policies and estimates, any significant changes in the Company's selection or application of accounting or auditing principles and any significant issues as to the adequacy of the Company's internal controls and any special audit steps adopted in light of material control deficiencies; (g) analyses prepared by management or the independent auditor setting forth significant financial reporting issues and judgments made in connection with the preparation of the financial statements, including analyses of the effects of alternative GAAP methods on the financial statements and the treatment preferred by the independent auditor; (h) the effect of regulatory and accounting initiatives, as well as off-balance sheet structures; (i) all significant valuation allowances and liabilities, restructuring, and other reserves; and (j) the reports required by Section 204 of the Sarbanes-Oxley Act and all rules promulgated thereunder by the SEC. On a regular basis, the Committee shall meet separately with the independent auditor and/or internal auditors to discuss any matters that the independent auditor, and/or internal audit director believe should be discussed privately.

Financial Reporting and Disclosure Matters

(l) Review of financial statements and disclosures. The Committee shall meet to review and discuss with financial management and the independent auditor prior to issuance drafts of the Company's annual audited financial statements and quarterly financial statements including: (a) the Company's disclosures under "Management's Discussion and Analysis of Financial Condition and Results of Operations" and the results of the independent auditor's reviews of the quarterly financial results; and (b) in the event that the Company publishes one, the

"Report of Management" in the Annual Report to shareholders. The Committee shall also: (c) consider whether such financial statements are complete, consistent with information known to Committee members, and reflect appropriate accounting principles; and (d) recommend to the Board whether the annual audited financial statements and quarterly financial statements should be included in the Company's Form 10-K or Form 10-Q, respectively. The Committee shall prepare, review and approve the "Report of Audit Committee" and its inclusion in any other document, including in the annual report to shareholders and in the annual proxy statement.

(m) Review of Non-GAAP Measures and metrics. The Committee shall review management's use of non-GAAP measures and metrics, and in particular how these measures are used to evaluate performance, whether they are consistently prepared and presented and what the Company's disclosure controls and procedures relating to these are.

(n) Review of financial press releases. The Committee shall review and discuss the Company's earnings and other financial press releases (including any use of "pro forma" or "adjusted" non-GAAP information), as well as any financial information and earnings guidance provided to any third parties including analysts, lenders and rating agencies. Such review may include a review of the types or substance of information to be disclosed and the form of presentation to be made, but the Committee need not discuss in advance each release or each instance in which the Company may provide financial information and earnings guidance.

Internal Auditors, Controls and Procedures, Compliance and Risk Management

(o) Oversight of Internal Audit Function.

(1) **Approval and Review of Internal Audit Plans and Budgets.** The Committee shall review and approve the annual internal audit plan and the internal audit department's budget and resource allocation, as well as any material changes thereto.
(2) **Appointment, Evaluation, and Independence of the Head of the Internal Audit Function.** The Committee shall participate with management in decisions regarding the appointment, replacement, reassignment, or dismissal of the head of the Company's internal audit function, assess the individual's independence, and provide input regarding the individual's performance evaluation and compensation.
(3) **Oversight of Internal Audit Function's Structure and Resources.** The Committee shall review the internal audit function's organizational structure, independence, qualifications, and adequacy of budget and other resources and approve any material changes that could affect the internal audit function's ability to fulfill its responsibilities.
(4) **Review of Internal Audit Findings/Reports and Management Responses.** The Committee shall review significant internal audit findings and reports, and management's responses, including management's progress in addressing significant findings. This includes regular reporting from the head of the internal audit function and follow-up on completed audits.
(5) **Approval and Periodic Review of Internal Audit Charter and Quality Assurance**
The Committee reviews and approves the internal audit charter at least annually and also reviews results of quality assurance and improvement programs, as well as external quality assessments.

(p) Review and discussion of internal accounting controls. The Committee shall review with management, the internal auditors, and the independent auditor, as appropriate, significant findings and recommendations with respect to: (a) the adequacy of the Company's internal accounting controls; (b) the Company's financial, auditing, and accounting organizations and personnel; (c) internal control related reports and procedures, including (d) management's internal control report prepared in accordance with rules promulgated by the SEC pursuant to Sections 302 and 404 of the Sarbanes-Oxley Act, and (e) the procedures undertaken by the Chief Executive Officer and Chief Financial Officer in connection with their certifications contained in the Company's periodic reports, including their evaluation of the Company's disclosure controls and procedures and internal control over financial reporting.

(q) Establishment of procedures for complaints regarding financial statements and accounting policies. The Committee shall establish and maintain procedures for: (a) the receipt, retention and treatment of complaints received by the Company regarding accounting, internal accounting controls, or auditing matters; and (b) the confidential, anonymous submission by employees of the Company of concerns regarding questionable accounting or auditing matters. The Committee shall receive reports from management on disposition of such concerns and complaints. The Committee shall also discuss with management and the independent auditor any material correspondence with regulators or governmental agencies and any employee complaints or published reports that raise material issues regarding the Company's financial statements or accounting policies**.**

(r) Review and discussion of conformity with legal and business conduct requirements. The Committee shall review, at least annually, the implementation and effectiveness of the Company's compliance and ethics program. The Company shall periodically review with the Company's general counsel (a) any legal matters that could have a significant impact on the Company's financial statements or the compliance policies of the Company and its subsidiaries, and (b) any material reports, notices or inquiries received by the Company from regulators or governmental agencies. The Committee shall receive regular updates from the Company's General Counsel regarding material legal matters.

(s) Review and approval of related-party transactions. The Committee shall review and approve any transaction between the Company and any related person (as defined in Item 404 of Regulation S-K) or any "related party transaction" as defined under NYSE rules in accordance with the Company's related person transaction approval policy.

(t) Updates on Risk Management. The Committee shall receive and review a quarterly report from a member of the Risk & Capital Management Committee on the Company's systems and policies around risk management.

Appointed Actuary

(u) Appointment and oversight of appointed actuary. The Committee shall have the sole authority to appoint, retain and replace the appointed actuary. The Committee shall also have the sole authority to oversee and periodically review the performance of the appointed actuary.

Reports to Board, Review of Committee Performance and Charter

(v) Reports to the Board. The Committee shall report regularly to the Board on all matters charged to the responsibility of the Committee, including, without limitation, any issues that arise with respect to: (a) the quality or integrity of the Company's financial statements; (b) the performance and independence of the Company's independent auditor; (c) the performance of the Company's internal audit function; and (d) the Company's compliance with legal and regulatory requirements.

(w) Self-evaluation. The Committee shall conduct an annual self-evaluation of its performance, comparing the performance of the Committee with the requirements of this Charter, and set forth the goals and objectives of the Committee for the upcoming year. The Committee shall conduct such performance evaluation, and report the results to the Board, in such manner as the Committee deems appropriate.

(x) Charter review. At least annually, review and assess the adequacy of this Charter and recommend to the Board for approval any changes that the Committee believes are appropriate.

(y) Other duties and responsibilities. The Committee shall exercise such other powers and perform such other duties and responsibilities as are incidental to the purposes, duties and responsibilities specified herein or as may from time to time be delegated to the Committee.

4. Meetings and Procedures

(a) Meetings. The Committee shall meet at least quarterly and as frequently as necessary to carry out its duties and responsibilities under this Charter. The meetings and other actions of the Committee shall be governed by the provisions of the Company's Bye-Laws applicable to meetings and actions of the committees of the Board, including Bye-Law 61, which provides that the quorum required for the transaction of business at any Committee meeting shall be a majority of the Committee members then in office. In addition, Bye-Law 58 provides that a resolution put to vote at a meeting shall be carried by the affirmative votes of a majority of the votes cast and in the case of an equality of votes, the resolution shall fail. Meetings of the Committee may be called by the Chairperson of the Board, any member of the Committee or the Secretary of the Board on the requisition of a Committee member. The Chairperson of the Committee, in consultation with the other Committee members, shall determine the frequency and length of the Committee meetings and shall set meeting agendas consistent with this Charter. As provided in Section 5(a)(4) of this Charter, the Committee may invite any person to attend all or part of any Committee meeting.

(b) Notice. Committee members shall be given notice of a meeting at least 48 hours in advance by telephone, facsimile, electronic transmission or in accordance with any other instructions given by a Committee member to the Company for this purpose. Any such notice need not be given to any Committee member who attends such meeting without protesting the lack of notice to him or her, prior to or at the commencement of such meeting, or to any member who submits a signed waiver of notice, whether before or after such meeting.

(c) Approval of proposals by the Board. In the event the number of Committee members voting in favor of a proposal and the number of Committee members voting against such proposal are equal, the proposal shall be submitted to a vote of the Board, subject to applicable law.

(d) Meetings with management, internal auditors and independent auditors. The Committee shall meet separately and periodically with management, the personnel responsible for the Company's internal audit function and the independent auditor, and have such other direct and independent interaction with such persons from time to time as the members of the Committee deem appropriate.

(e) Means of Participation. Members of the Committee may participate in a meeting of the Committee by means of conference call or similar communications arrangements by means of which all persons participating in the meeting can hear each other.

(f) Recordkeeping. The Committee shall keep minutes and report on its activities at the next full board meeting.

(g) Other rules of governance. The meetings and other actions of the Committee shall be governed by the provisions of the Company's bye-laws applicable to meetings and action of the Committees of the Board. In addition, the Committee may adopt rules of governance not inconsistent with this Charter.

5. Authority and Resources

(a) General. The Committee shall have appropriate authority and resources to discharge its duties and responsibilities, including: (1) seeking any information it requires from the Company's employees, all of whom are directed to cooperate with the Committee's requests, or external parties, and obtaining access to all books, records, and facilities of the Company; and (2) conducting and/or authorizing investigations into any matters within the scope of this Charter, subject to the authority of the Board. The Committee may request (3) any officer or employee of the Company, (4) the Company's outside counsel or any advisor, expert, or consultant retained by the Committee or (5) the Company's independent auditor to attend any meeting (or portions thereof) of the Committee, or to meet with any members of or consultants to the Committee, and to provide such information as the Committee deems necessary or desirable.

(b) Independent advisors and other advisors. The Committee may select, retain and terminate, without further Board approval and at the Company's expense, independent legal, accounting or other advisors as the Committee considers necessary in discharging its oversight role and responsibilities hereunder. Any accounting, legal or other advisor retained by the Committee may, but need not be, in the case of an outside auditor, the same accounting firm employed by the Company for the purpose of rendering or issuing an audit report on the Company's annual financial statements, or, in the case of an outside legal or other advisor, otherwise engaged by the Company for any other purpose.

(c) Funding. The Board authorizes funding for the Committee as appropriate, in the Committee's discretion, for the discharge of the Committee's duties and responsibilities, including for payment of: (1) compensation to any independent auditor engaged for the purpose of preparing an audit report or performing other audit, review, or attest services for the Company (provided authorization to agree such compensation is provided by the

shareholders at each annual general meeting); (2) compensation to any counsel, advisor, expert, or consultant retained by the Committee, including, without limitation, usual and customary expenses and charges, as shall be determined by the Committee; and (3) ordinary administrative expenses of the Committee that are necessary and appropriate in carrying out its duties and responsibilities, as shall be determined by the Committee.

6. Miscellaneous

Nothing contained in this Charter is intended to expand applicable standards of liability under statutory or regulatory requirements for the directors of the Company or members of the Committee. Except as otherwise required by the rules of the NYSE applicable to the Committee, or applicable law, the purposes and responsibilities outlined in this Charter are meant to serve as guidelines rather than as inflexible rules, and the Committee is encouraged to adopt such additional procedures and standards as it deems necessary from time to time to fulfill its responsibilities. This Charter is intended to be consistent with the Company's Corporate Governance Guidelines. This Charter is, and any amendments hereto will be, displayed on the Company's website and such website address shall be disclosed in the Company's annual proxy statement.