

**ISSUER CALL OPTION EXERCISE NOTICE OF HISCOX LTD GBP275,000,000 FIXED TO FLOATING RATE
CALLABLE SUBORDINATED NOTES DUE 2045 (ISIN: XS1323450236)**

Hamilton, Bermuda (6 October 2025) - Hiscox Ltd ("Hiscox" or the "Company") hereby notifies Noteholders of its GBP275,000,000 Fixed to Floating Rate Callable Subordinated Notes Due 2045 (ISIN: XS1323450236) (the "Notes") (of which GBP13,792,000 remain outstanding) that it is exercising its call option to redeem all of the outstanding Notes on the First Call Date (being 24 November 2025) at their principal amount, together with any Arrears of Interest and any other accrued and unpaid interest thereon to (but excluding) the First Call Date in accordance with the Condition 6.3 of the Conditions (as defined below).

Following payment by the Issuer of the amount to redeem each outstanding Note, the Notes shall be redeemed in full, cancelled and de-listed from the Main Market of the London Stock Exchange.

Capitalised terms used in this notice but not defined herein shall bear the meanings given to them in the terms and conditions of the Notes set out in Part B of Schedule 2 to the trust deed dated 24 November 2015 (as amended, restated, modified and/or supplemented from time to time (including by the First Supplemental Trust Deed dated 3 June 2021 and the Second Supplemental Trust Deed dated 28 June 2021)) relating to the Notes and made between the Issuer and the Trustee (the "Conditions").

ENDS

For further information

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Notes to editors

About The Hiscox Group

Hiscox is a global specialist insurer, headquartered in Bermuda and listed on the London Stock Exchange (LSE:HSX). Our ambition is to be a respected specialist insurer with a diverse portfolio by product and geography. We believe that building balance between catastrophe-exposed business and less volatile local specialty business gives us opportunities for profitable growth throughout the insurance cycle.

The Hiscox Group employs over 3,000 people in 14 countries, and has customers worldwide. Through the retail businesses in the USA, UK, Europe and Asia, we offer a range of specialist insurance products in commercial and personal lines. Internationally-traded, bigger-ticket business and reinsurance is underwritten through Hiscox London Market and Hiscox Re & ILS.

Our values define our business, with a focus on people, courage, ownership and integrity. We pride ourselves on being true to our word and our award-winning claims service is testament to that. For more information, visit www.hiscoxgroup.com.

communication, and to share such analysis on an anonymised basis with others as part of our commercial services. For further information about how RNS and the London Stock Exchange use the personal data you provide us, please see our [Privacy Policy](#).

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