

**AMERICAN COASTAL INSURANCE CORPORATION
RELATED PARTY TRANSACTION POLICY & PROCEDURE**

Policy

American Coastal Insurance Corporation (the “Company” or “ACIC”) recognizes that Related Party Transactions (as defined below) can present potential or actual conflicts of interest and may raise questions about whether such transactions are consistent with the Company’s and its stockholders’ best interests. Therefore, this policy regarding Related Party Transactions has been adopted by the Company’s Board of Directors in order to set forth: (1) the guidelines under which certain transactions must be reviewed and either approved, disapproved or ratified by the Audit Committee of the Board of Directors; and (2) the disclosure requirements for Related Party Transactions.

Definitions

For purposes of this policy, the following definitions apply:

Immediate Family Member means any child, stepchild, parent, stepparent, spouse, sibling, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, and any person (other than a tenant or employee) sharing the household of any director, nominee for director or executive officer of the Company.

Related Party means any (1) director, nominee for director or executive officer of the Company; (2) beneficial owner of more than 5% of ACIC’s voting securities; or (3) Immediate Family Member of a director, executive officer, nominee for director or beneficial owner of more than 5% of ACIC’s voting securities.

Related Party Transaction means a Transaction (as defined below) in which the Company or any of its subsidiaries was, is or is proposed to be, a participant and in which a Related Party has, had or may have a direct or indirect material interest.

Transaction means any single or series of transactions, arrangements or relationships (including any indebtedness or guarantee of indebtedness) or any series of similar transactions, arrangements or relationships (see Instruction 2 to Item 404(a) of Reg. S-K).

Identification of Related Party Transactions

Directors, nominees for director and executive officers shall promptly notify the Company’s General Counsel of any interests such person or an Immediate Family Member of such person had, has or may have in a Related Party Transaction.

Review, Approval and Ratification of Transactions

Other than those transactions set forth below under the heading “Pre-Approved Transactions,” any Related Party Transaction shall be reported to the Audit Committee by the Company’s General Counsel, or in the event the General Counsel has an interest in the Related Party Transaction, the transaction shall be reported to the Audit Committee by the Company’s Chief Financial Officer.

Audit Committee Review of Related Party Transactions

The Audit Committee shall review the material facts of all Related Party Transactions that require the Audit Committee’s approval and either approve, disapprove or ratify such transactions. In assessing a Related Party Transaction, the Audit Committee shall consider such factors as it deems appropriate, including without limitation:

- (1) The benefits of the transaction to the Company;
- (2) The commercial reasonableness of the terms of the Related Party Transaction;
- (3) The materiality of the Related Party Transaction to ACIC;
- (4) The extent of the Related Party’s interest in the Related Party Transaction;
- (5) If applicable, the impact of the Related Party Transaction on a non-employee director’s independence;
- (6) The actual or apparent conflict of interest of the Related Party participating in the Related Party Transaction;
- (7) whether the transaction was undertaken in the ordinary course of business of the Company, and
- (8) whether the transaction involves the provision of goods or services to the Company that are available from unaffiliated third parties and, if so, whether the transaction is on terms and made under circumstances that are at least as favorable to the Company as would be available in comparable transactions with or involving unaffiliated third parties.

No director shall participate in the evaluation of any Related Party Transaction for which he or she is a Related Party, except that the director shall provide all material information concerning the Related Party Transaction to the Audit Committee. Such director may be counted in determining the presence of a quorum at a meeting of the Audit Committee that considers such transaction.

If a Related Party Transaction will be ongoing, the Audit Committee may, in its discretion, establish guidelines for ACIC’s management to follow in its ongoing dealings with the Related Party. Thereafter, the Audit Committee shall periodically review and assess ongoing relationships with the Related Party to see that they are in compliance with the Audit Committee’s guidelines.

The above-referenced approval procedures will also apply to any transaction the Company enters into that (i) the Company was not aware constituted a Related Party Transaction at the time it was entered into but which it subsequently determines is a Related Party Transaction or (ii) did not constitute a Related Party Transaction at the time such transaction was entered into but thereafter becomes a Related Party Transaction. If such transaction is not ratified by the Audit Committee, then the Company will take all reasonable actions to attempt to terminate the Company’s participation therein.

Pre-Approved Transactions

The following types of Transactions will not be reviewed by the Audit Committee and do not require approval or ratification:

- (1) Transactions in the ordinary course of business that do not exceed \$120,000 in any fiscal year;
- (2) Executive officer and director compensation arrangements reported pursuant to Item 402 of Regulation S-K and approved by the Compensation and Benefits Committee of the Board of Directors;
- (3) Transactions in which the Related Party's interest is derived solely from the fact that he or she serves as director of another corporation or organization that is a party to the Transactions; or
- (4) Transactions in which the Related Party's interest is derived solely from his or her direct or indirect ownership of an entity (other than a general partnership) that is a party to the Transaction when such ownership interest is less than ten percent (10%) of the equity interest of such entity;
- (5) Transaction in which the rates or charges involved in connection therewith are determined by competitive bids;
- (6) Transaction with a Related Party involving the rendering of services as a common or contract carrier, or public utility, at rates or charges fixed in conformity with law or governmental authority;
- (7) Any indebtedness incurred for the purchase of goods and services subject to usual trade terms, for ordinary business travel and expense payments and for other transactions in the ordinary course of business, and
- (8) Any transaction with a Related Party involving services as a bank depositary of funds, transfer agent, registrar, trustee under a trust indenture, or similar services (see Instructions 4 and 7 to Item 404 of Reg. S-K).

Disclosure

All Related Party Transactions that are not exempt pursuant to the section entitled "Pre Approved Transactions" shall be disclosed in the Company's applicable filings required by applicable securities laws and regulations, including, without limitation, Item 404 of Regulation S-K.

Annual review by the Nominating and Corporate Governance Committee conducted on November 11, 2025.