The Sandia Heights Homeowners Association (SHHA) has four liability insurance policies administered by the Cincinnati Insurance Company.

Effective date: 12/23/21 Expiration date: 2024. They are:

- 1. Umbrella Liability policy, policy limit \$5,000,000, no deductible.
- 2. General Liability policy, policy limit \$1,000,000, no deductible.
- 3. Automobile Liability policy, policy limit \$1,000,000, no deductible.
- 4. Community Association Directors and Officers Liability policy, policy limit \$5,000,000 with a \$5,000 deductible for each occurrence.