

Satellite Images Cost Church Congregation Big-time

According to Murphy's Law, if something can go wrong, it will go wrong.

While this is a pretty negative way to view things, many are the church leader, pastor or minister who understands the sentiment behind it, because there are often speedbumps in our Christian walk that we never see coming.

This is certainly the case for Pastor Sidney Buggs of San Diego's Greater Gospel Center Church of God in Christ.

For Pastor Buggs, his church was left "hurting" after their insurance company dropped their policy due to satellite images. The church then had to find a new insurance provider costing them at least \$15,000 more a year.

In addition to a more expensive plan, Buggs had to replace the roof before a new provider would pick them up for coverage leading to an additional \$51,000 in construction fees.

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"We don't have donors that can come write us checks. We're hurting," Pastor Buggs says, who does not receive a salary for his role as pastor of the church.

The insurance company that dropped the church using satellite imagery, GuideOne, told Buggs the roof showed wear and tear as well as broken shingles.

"My roof was not leaking! I was trying to figure out when did they come? Then they said they did it by satellite. I said, satellite!? How can they see the condition of a roof from a satellite? I don't care how close you got. You got to walk a

roof. I'm a retired cement mason. General contractor. Yes the roof is old. It's worn a little bit, but it's not leaking. There's no threat to leak. There's no water spots in my sanctuary," Pastor Buggs told CBS8 in San Diego.

News station CBS8 even went to Buggs' COGIC church and reported that all things appeared in "pristine condition" while the community held events such as musicals, banquets and weddings at the church.

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"All this we did with the community in mind. And this membership that's less than 100 members. I don't have doctors and lawyers that are part of our congregation but these small people have come together to make it work. And that's what this church means to the community," Pastor Buggs adds.

When CBS8 reached out to GuideOne, whose own report showed "No missing shingles. No rust. No patching or ponding" and had "81% confidence in the shingles," the company refused to respond to the inquiry.

"GuideOne does not comment on private matters involving our potential or actual policyholders. We do strive to keep policyholders informed of underwriting decisions in a timely manner."

One thing is for sure, even while Pastor Buggs is going through a season of trial right now, and it is often difficult to see God amid the storm, the Lord is standing by him and his congregation every step of the way.

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