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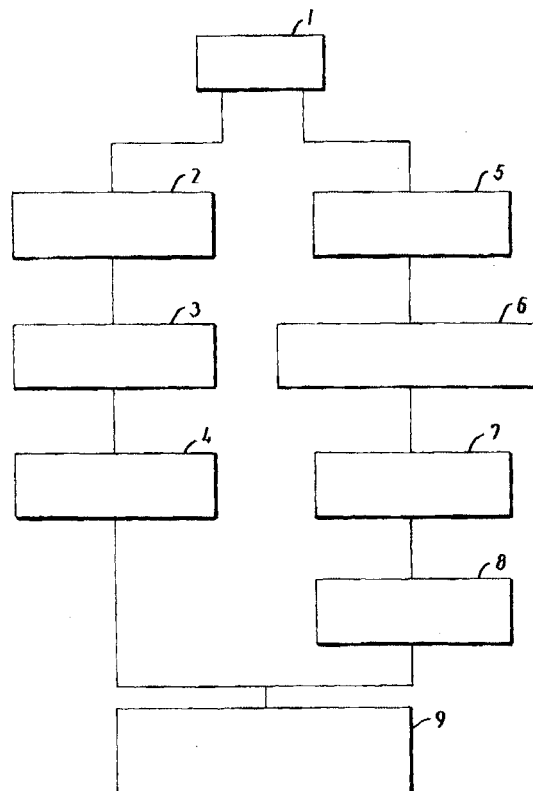
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(54) **Method of insuring a building project, and use thereof**

(57) In order to safeguard a building project against problems caused by financial disagreements between the involved parties, i.e. owner and contractors, to the detriment of the technical implementation of the building project, the owner can take out an insurance according to the invention which provides cover against all types of damage which may arise in practice during the building work, while at the same time the insurance coverage period is extended from a period before to a period after the actual conclusion of the building project.

During such an extended period of coverage (8), the insurance can comprise all liability-incurring damages arising from fire (3), contracts (4), liability (6) and pollution (7).



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DECLARATION

which under Rule 45 of the European Patent Convention EP 00 61 0086 shall be considered, for the purposes of subsequent proceedings, as the European search report

Application Number

The Search Division considers that the present application, does not comply with the provisions of the EPC to such an extent that it is not possible to carry out a meaningful search into the state of the art on the basis of all claims

Reason:

The features of method claims 1-9 are steps of processing and producing information having purely administrative and financial character. Processing and producing such information are typical steps of business and economic methods. In addition no technical means, which might help to process and to produce the administrative and financial information, are described in the various steps of the claims. Arguments or facts which indicate that the individual steps of the method or the method itself solve any particular technical problem or achieve any technical effect, are not readily derivable from the patent application. Thus, the subject matter as claimed in the method claims 1-9 does not go beyond a method of doing business as such and, therefore, is excluded from patentability under Article 52(2)(c) in combination with Article 52(3) EPC; the method claims 1-9 do not define an invention within the meaning of Article 52(1) EPC.

The applicant's attention is drawn to the fact that a search may be carried out during examination following a declaration of no search under Rule 45 EPC, should the problems which led to the declaration being issued be overcome (see EPC Guideline C-VI, 8.5).

CLASSIFICATION OF THE APPLICATION (Int.Cl.7)

G06F17/60

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Place of search	Date	Examiner
MUNICH	24 January 2002	Sanandr�s Ledesma, J