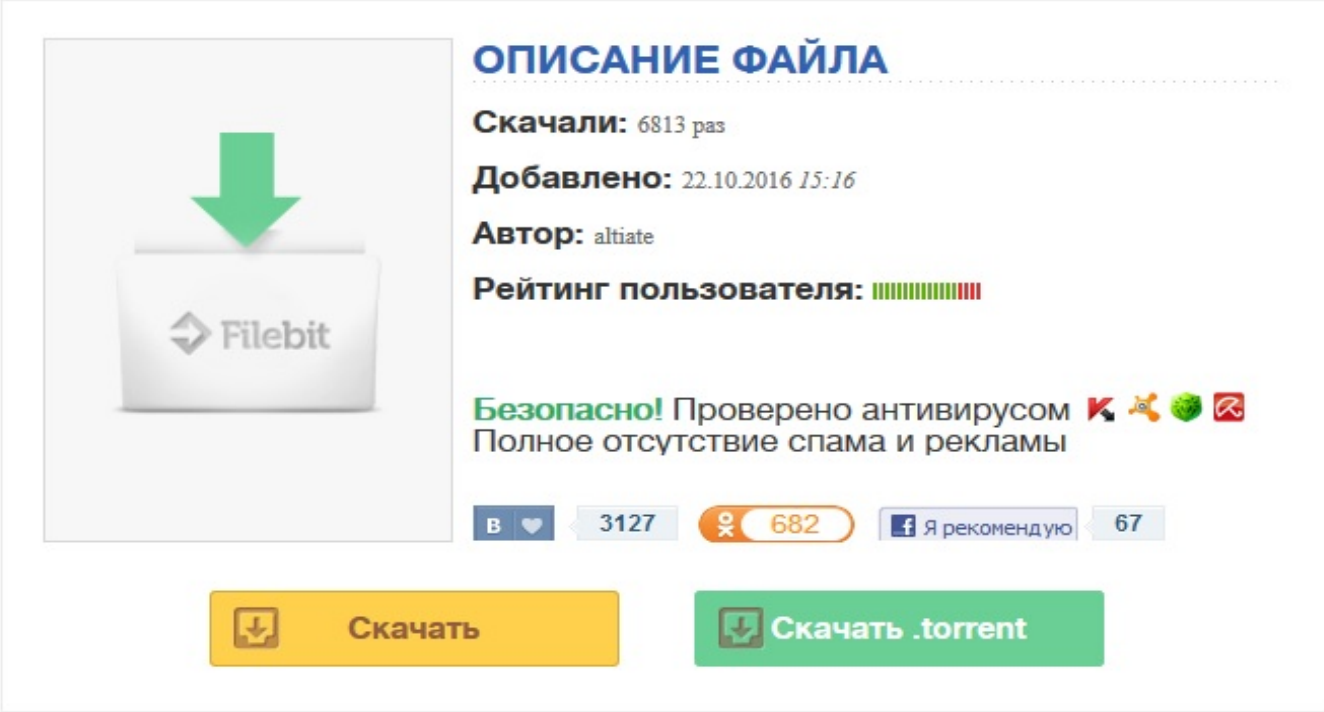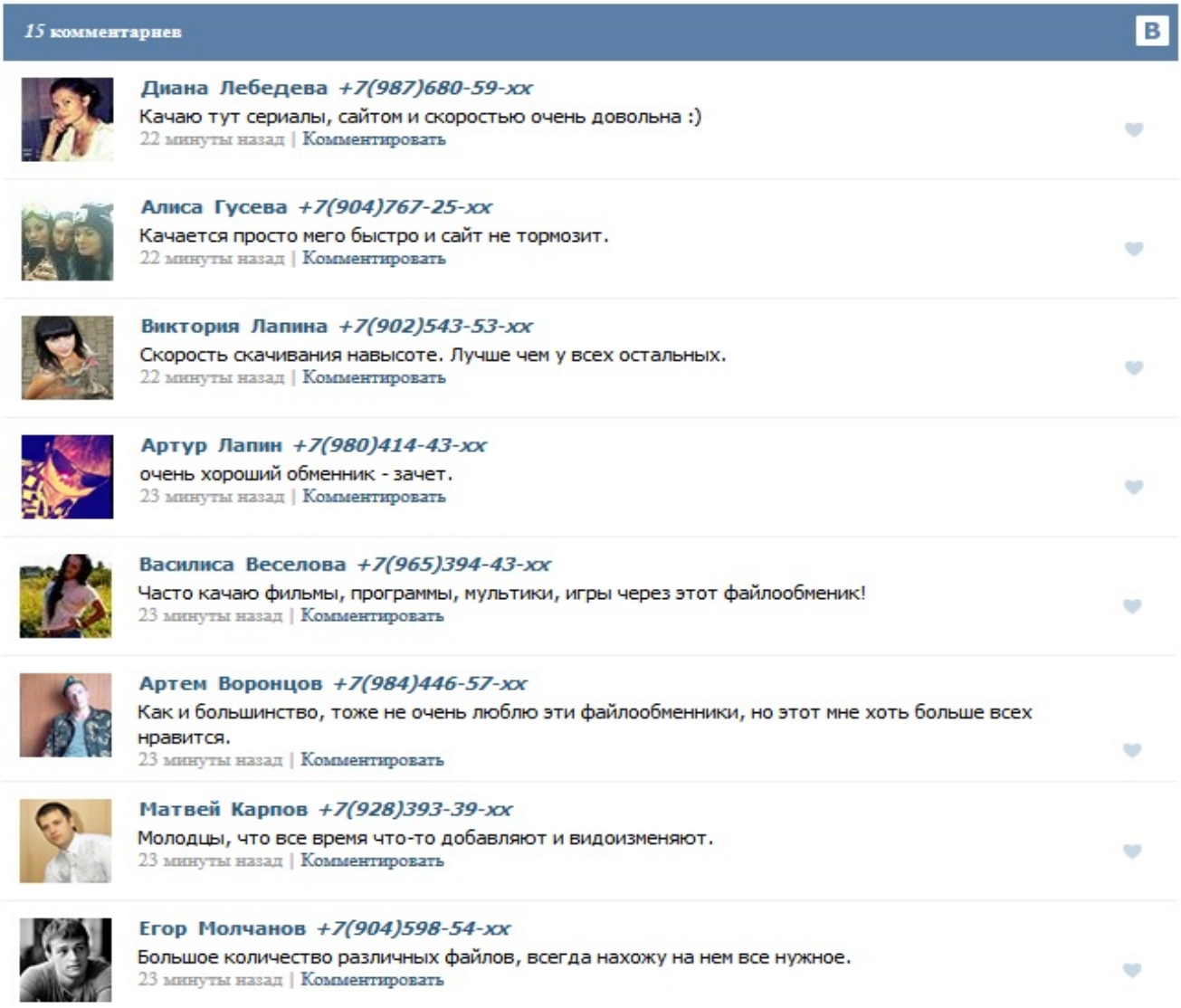новый полис осаго