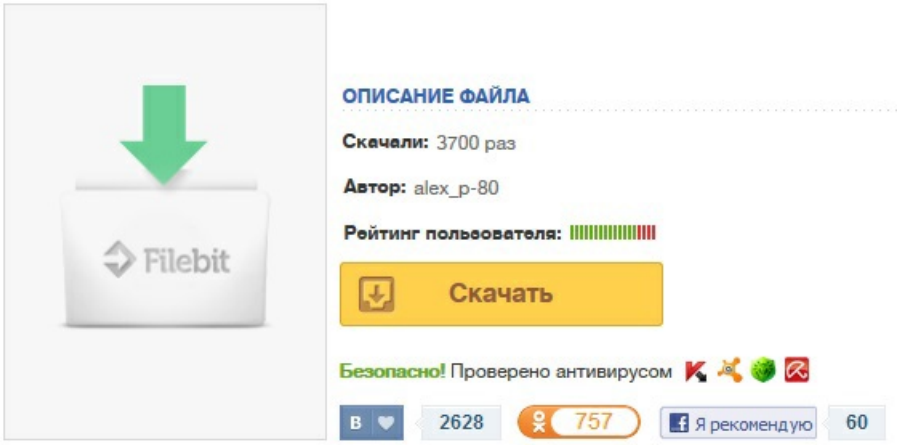ресо-гарантия электронный полис осаго