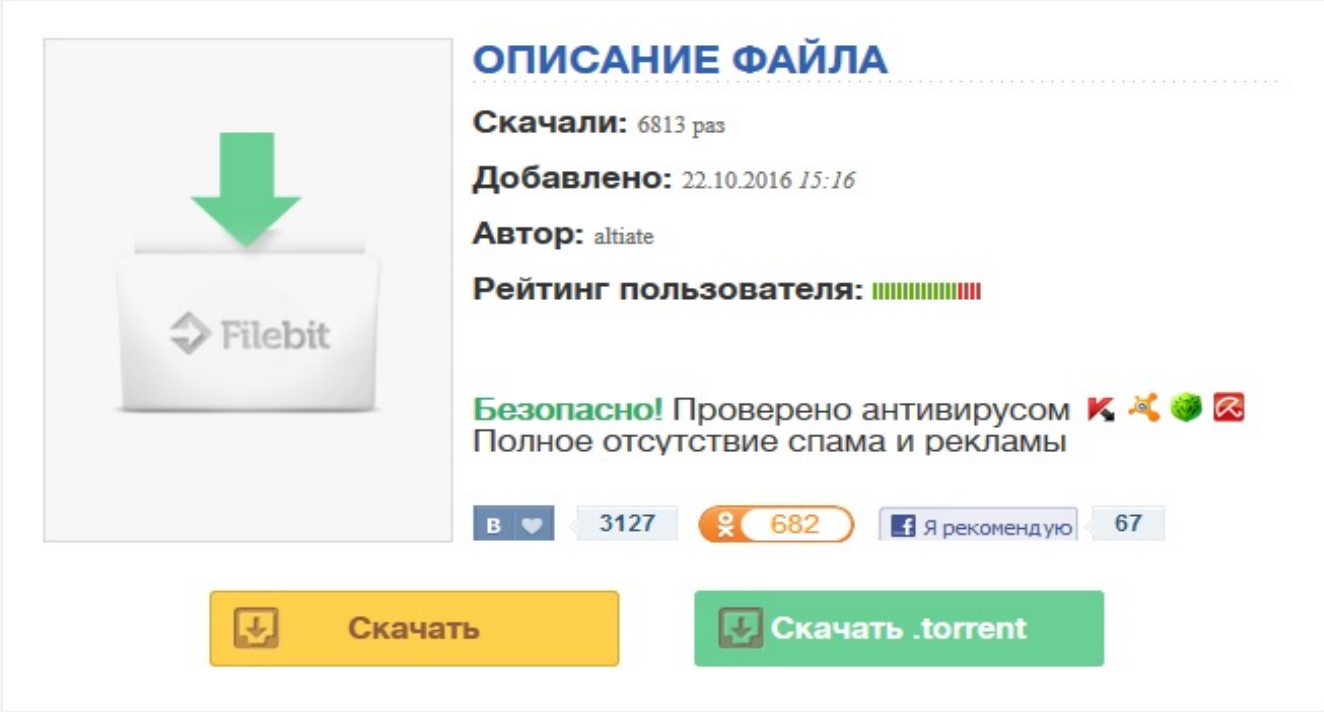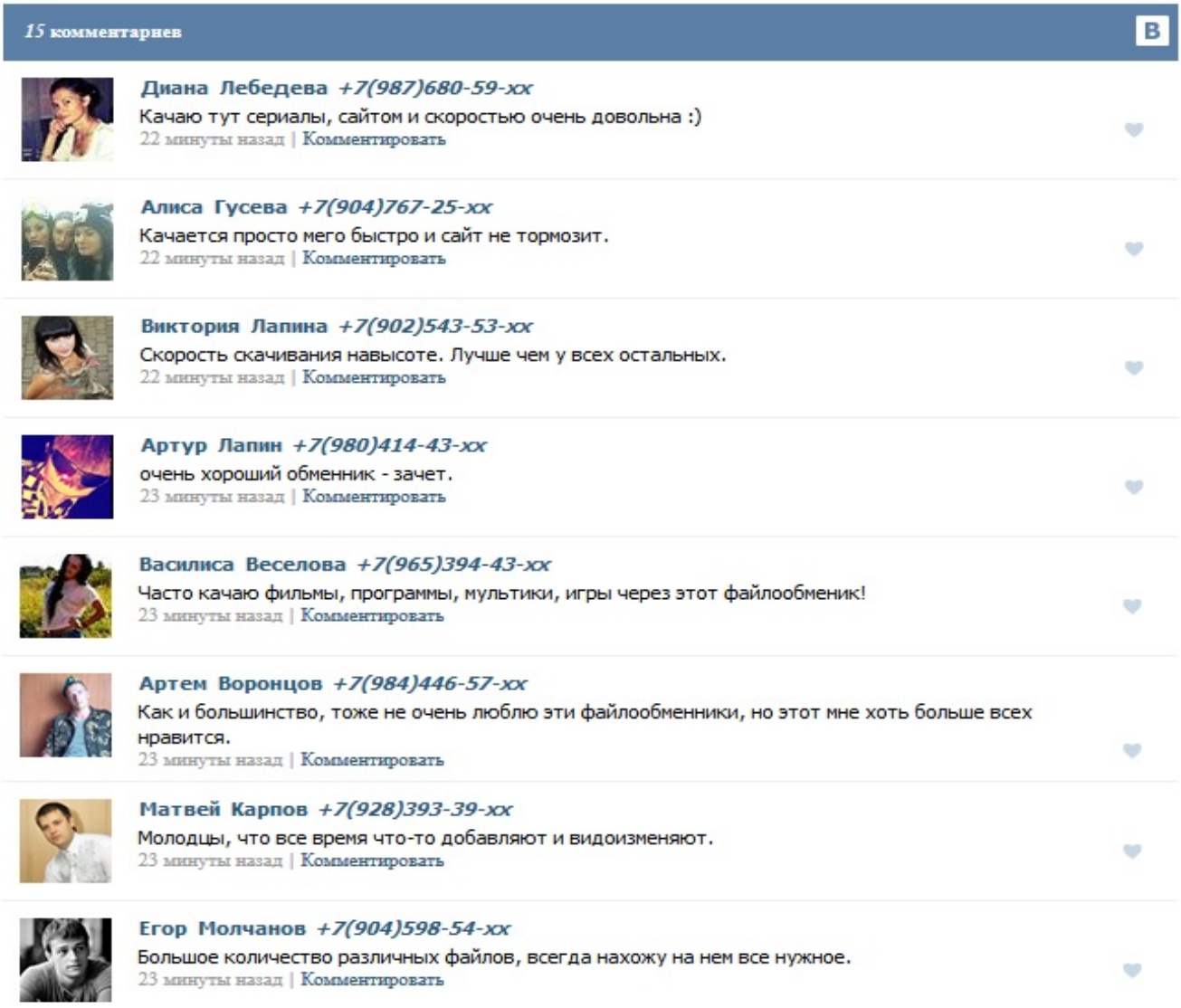онлайн полис осаго краснодар форум