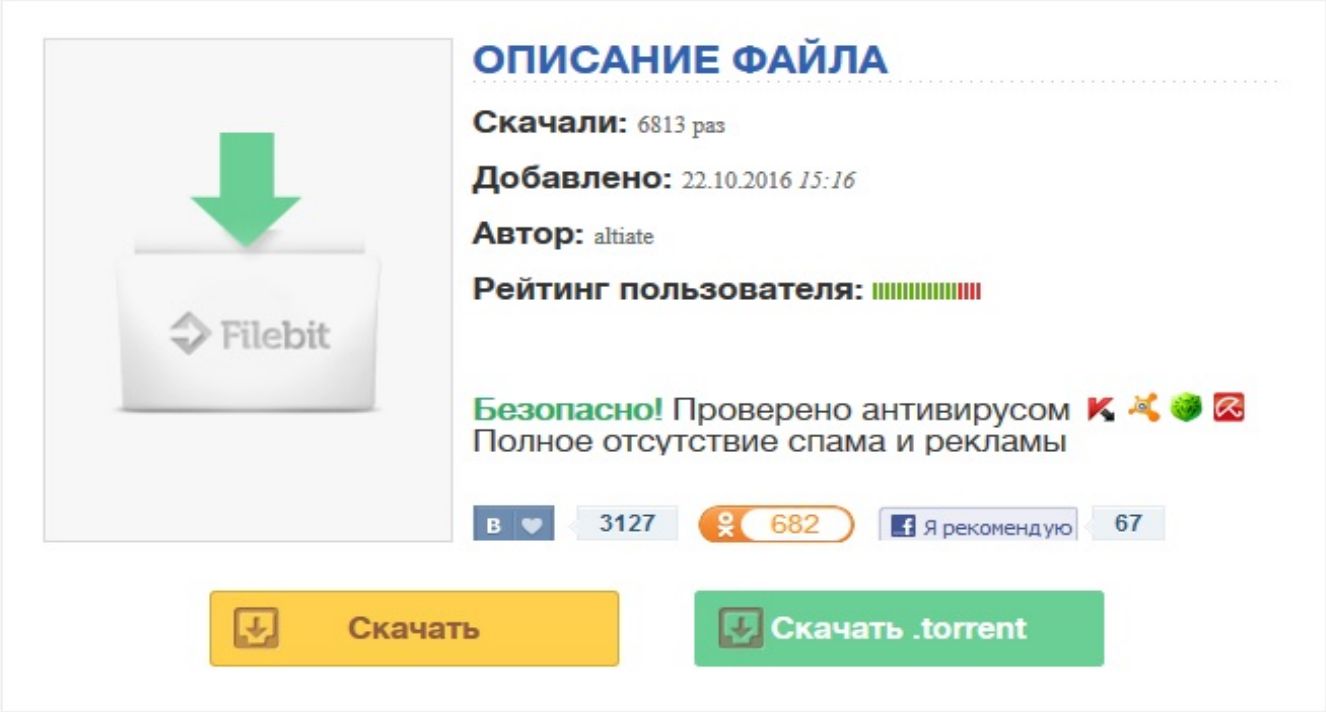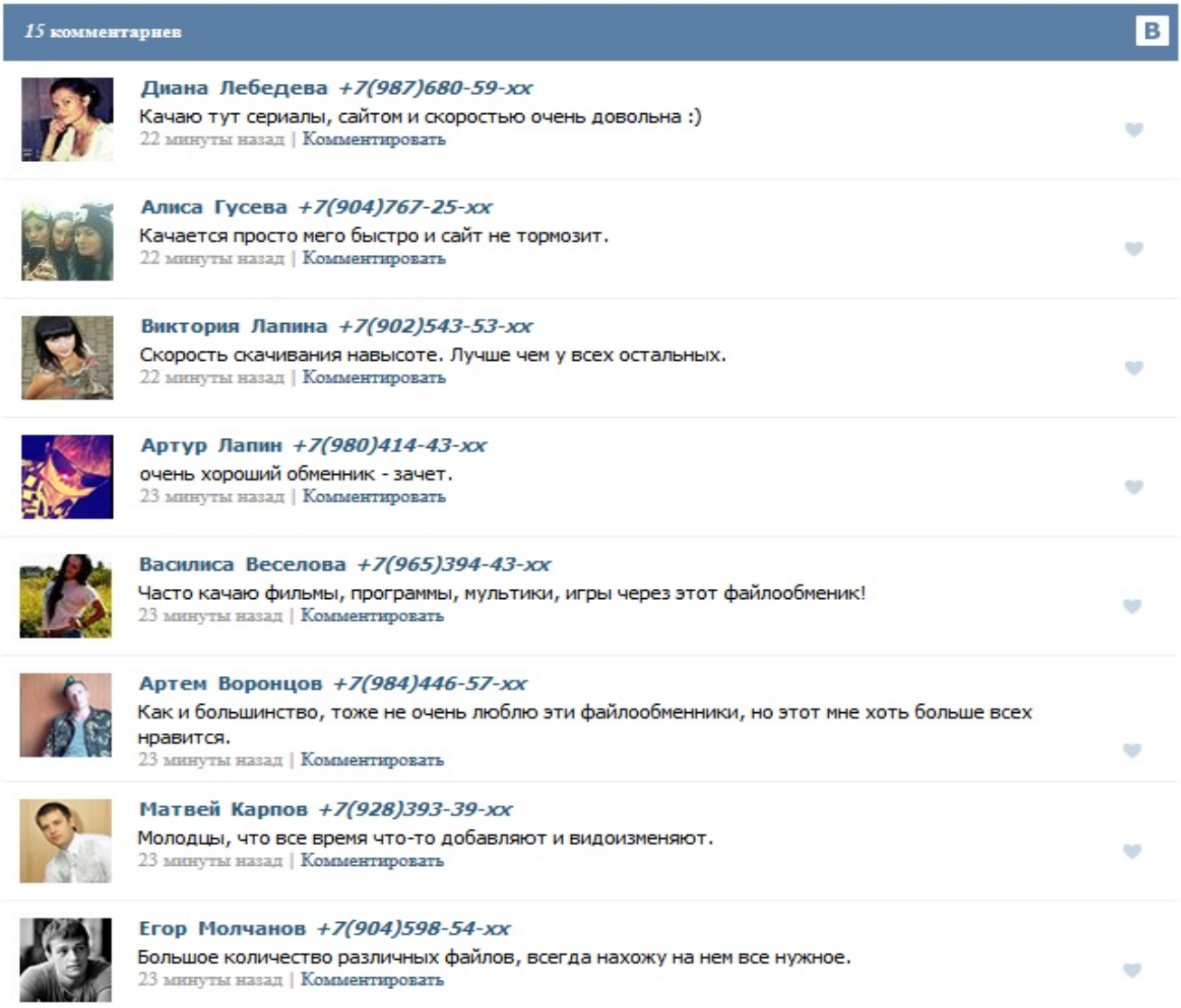объяснение при дтп во дворе