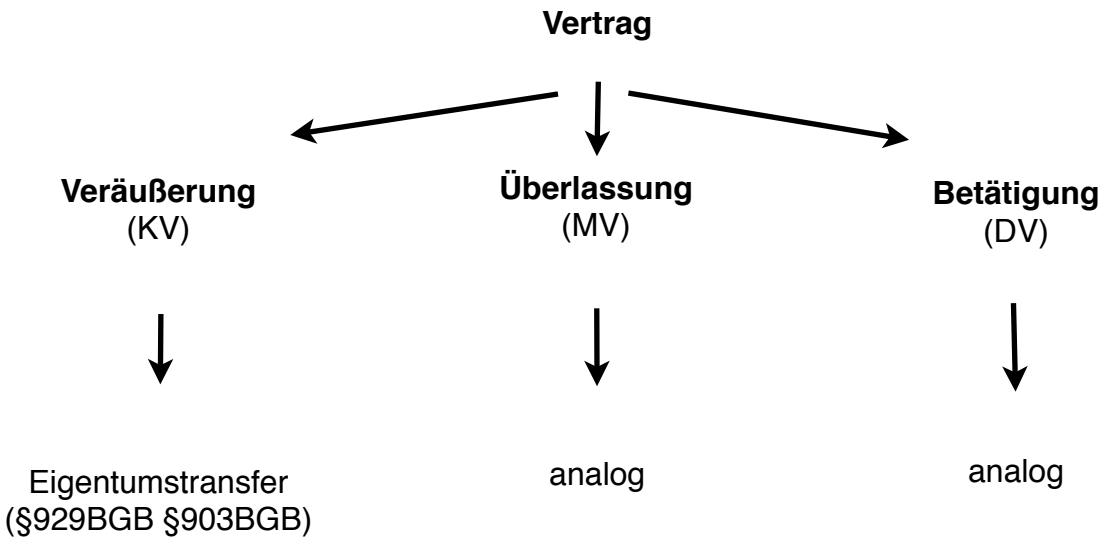Vertragsbereiche