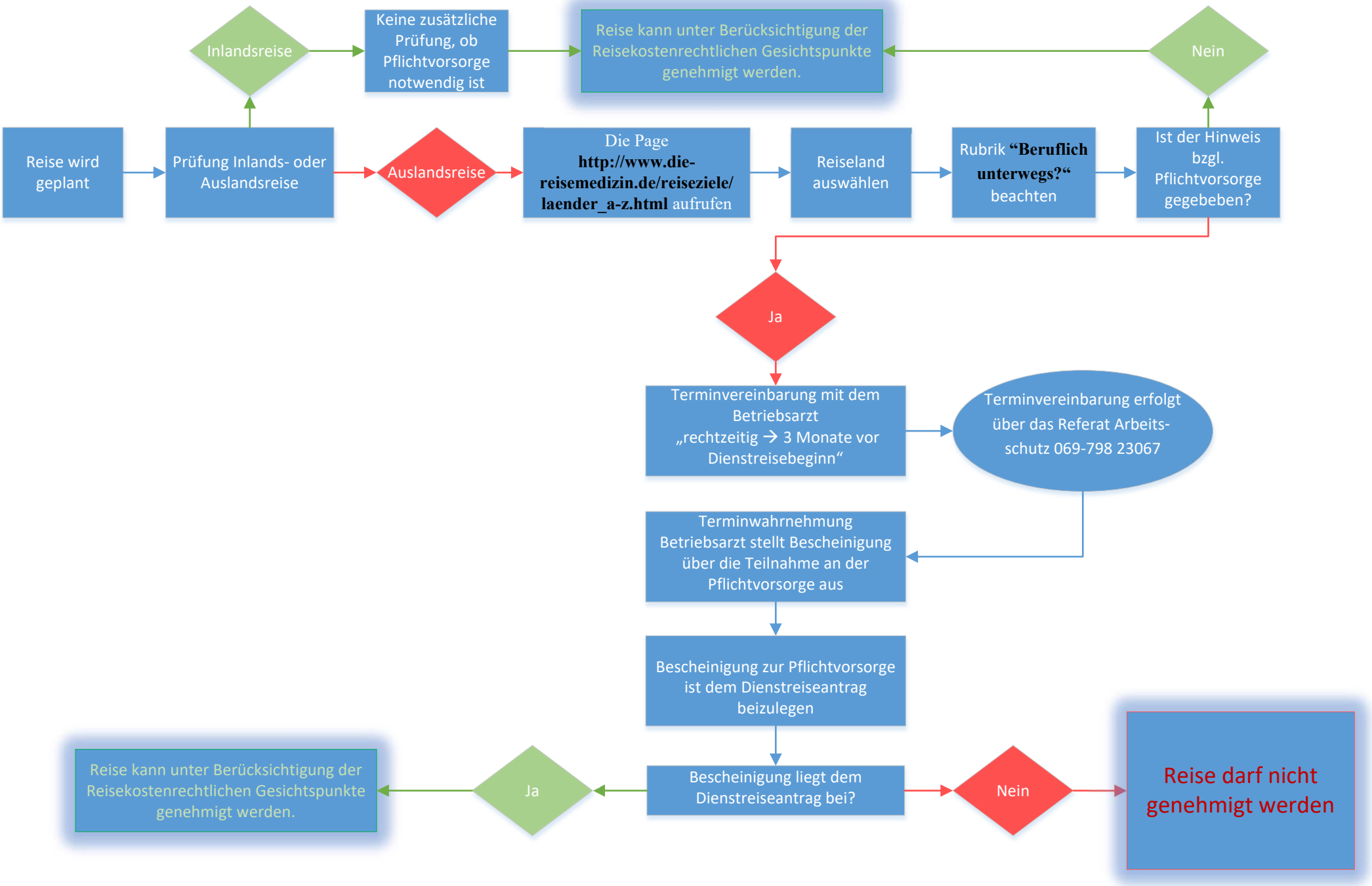Pflichtvorsorge bei Dienstreisen