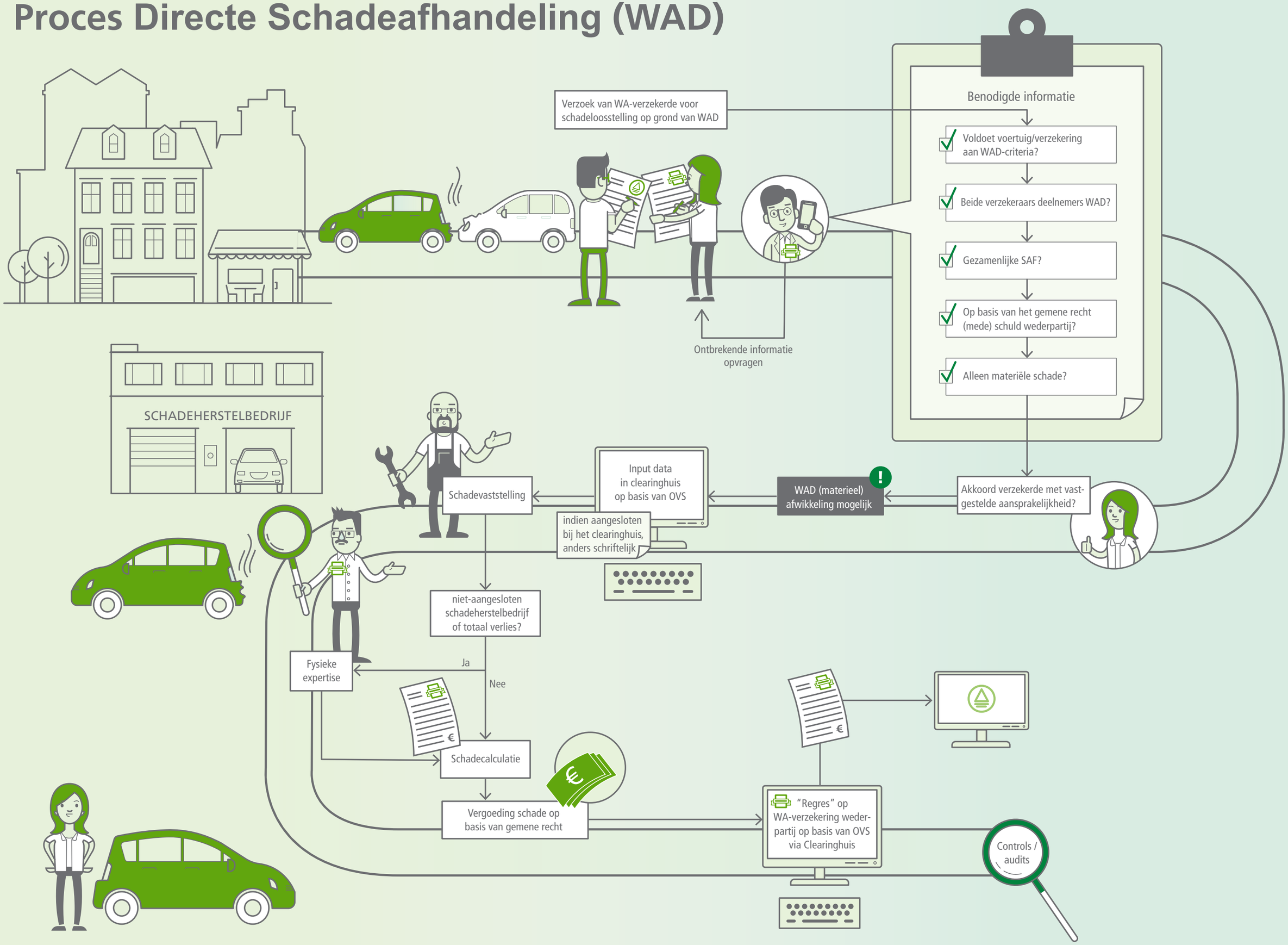Proces Directe Schadeafhandeling (WAD)