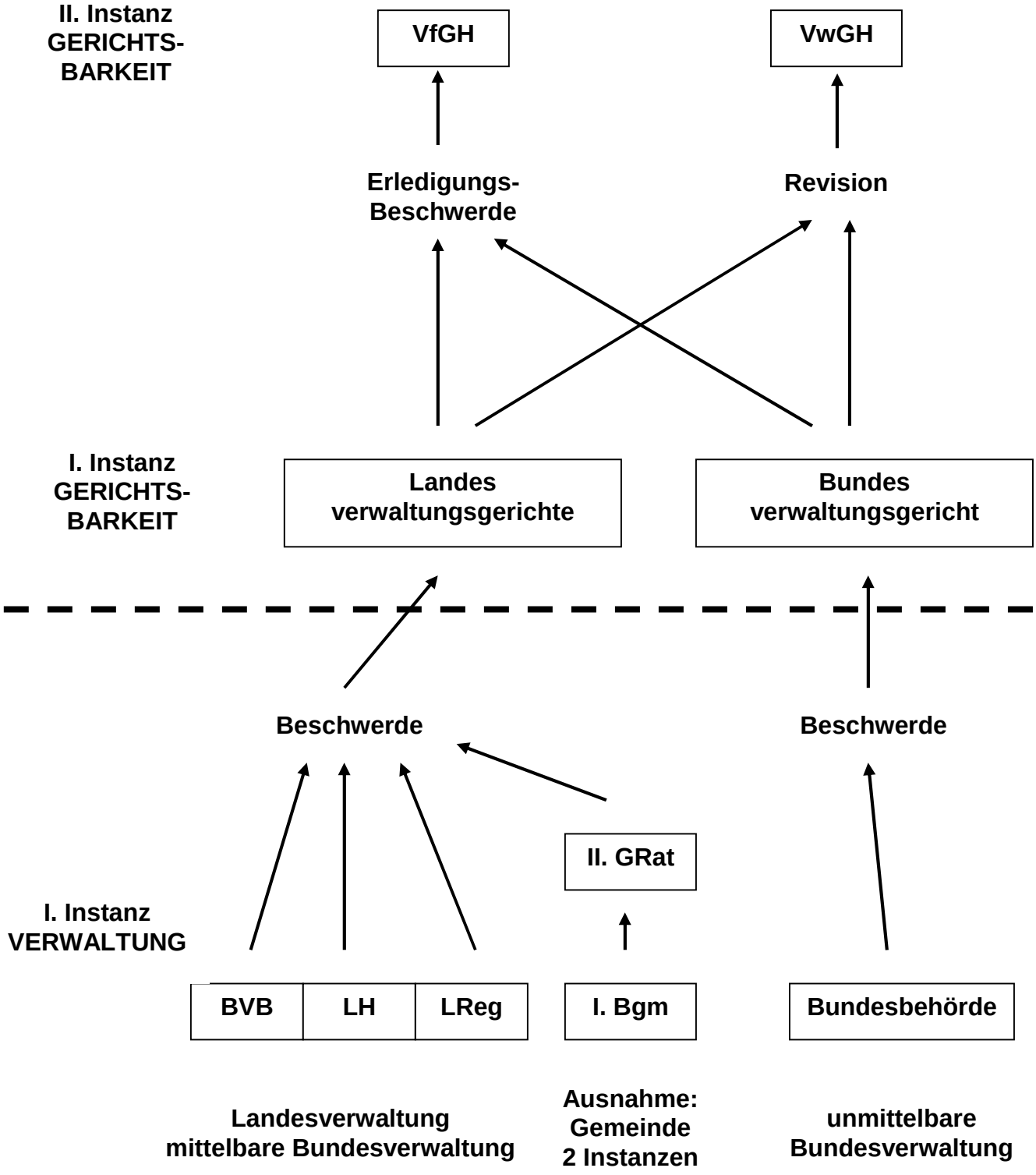Rechtsschutz ab 1.1.2014