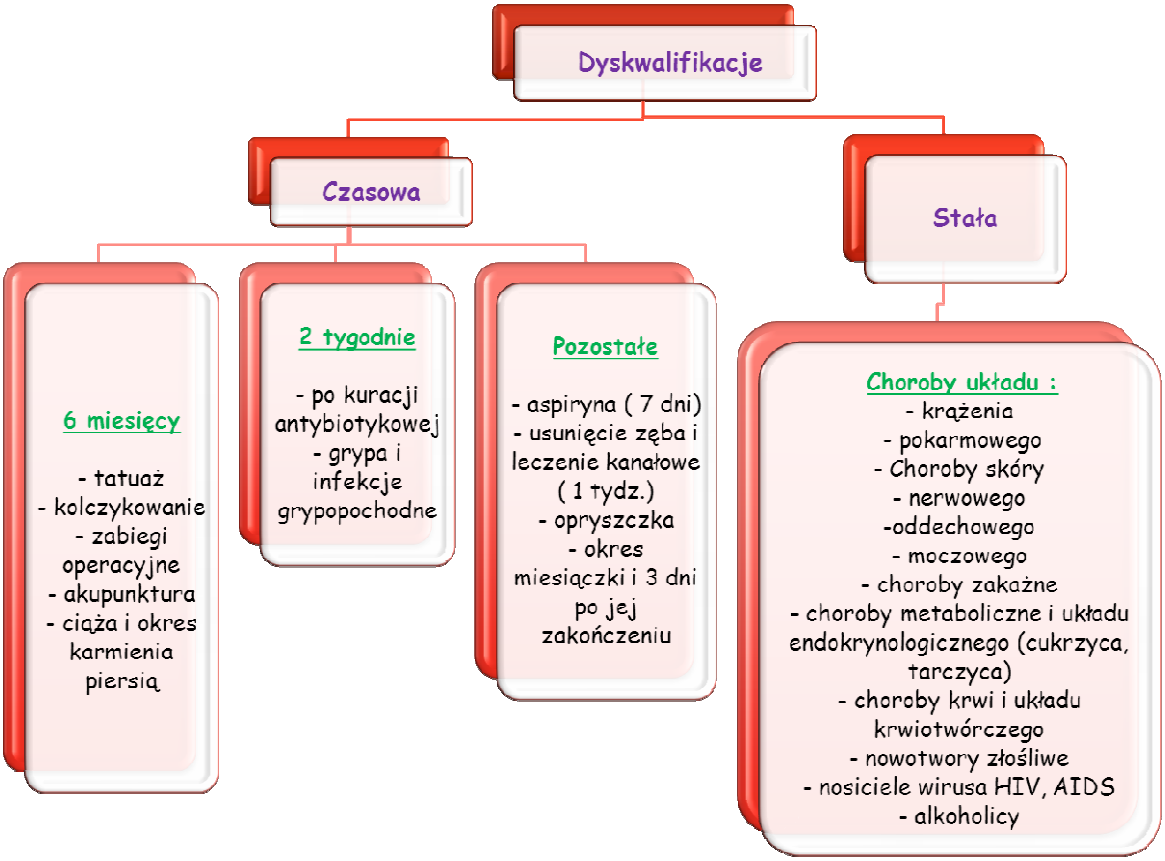Rodzaje dyskwalifikacji