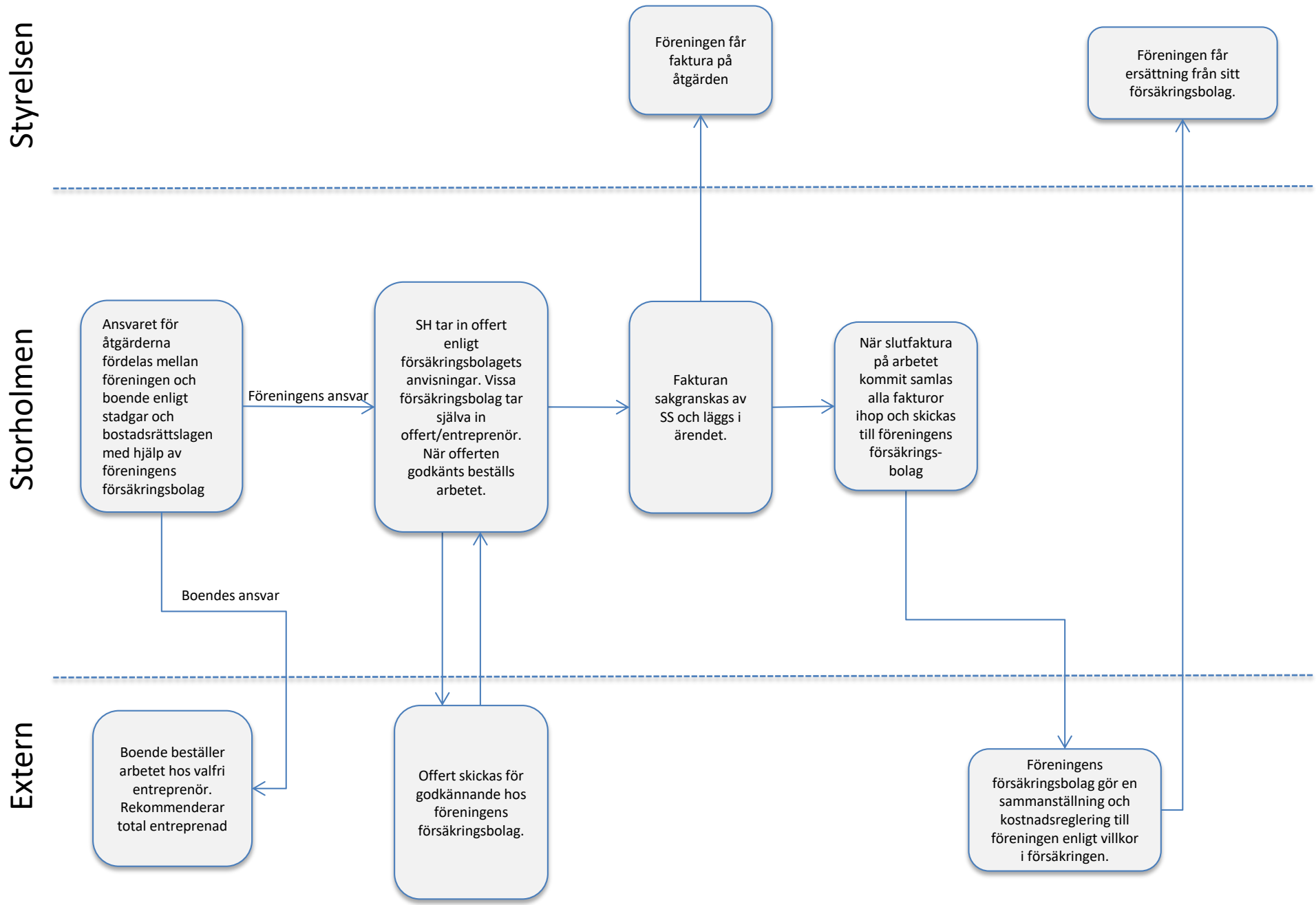Vattenskada – åtgärd