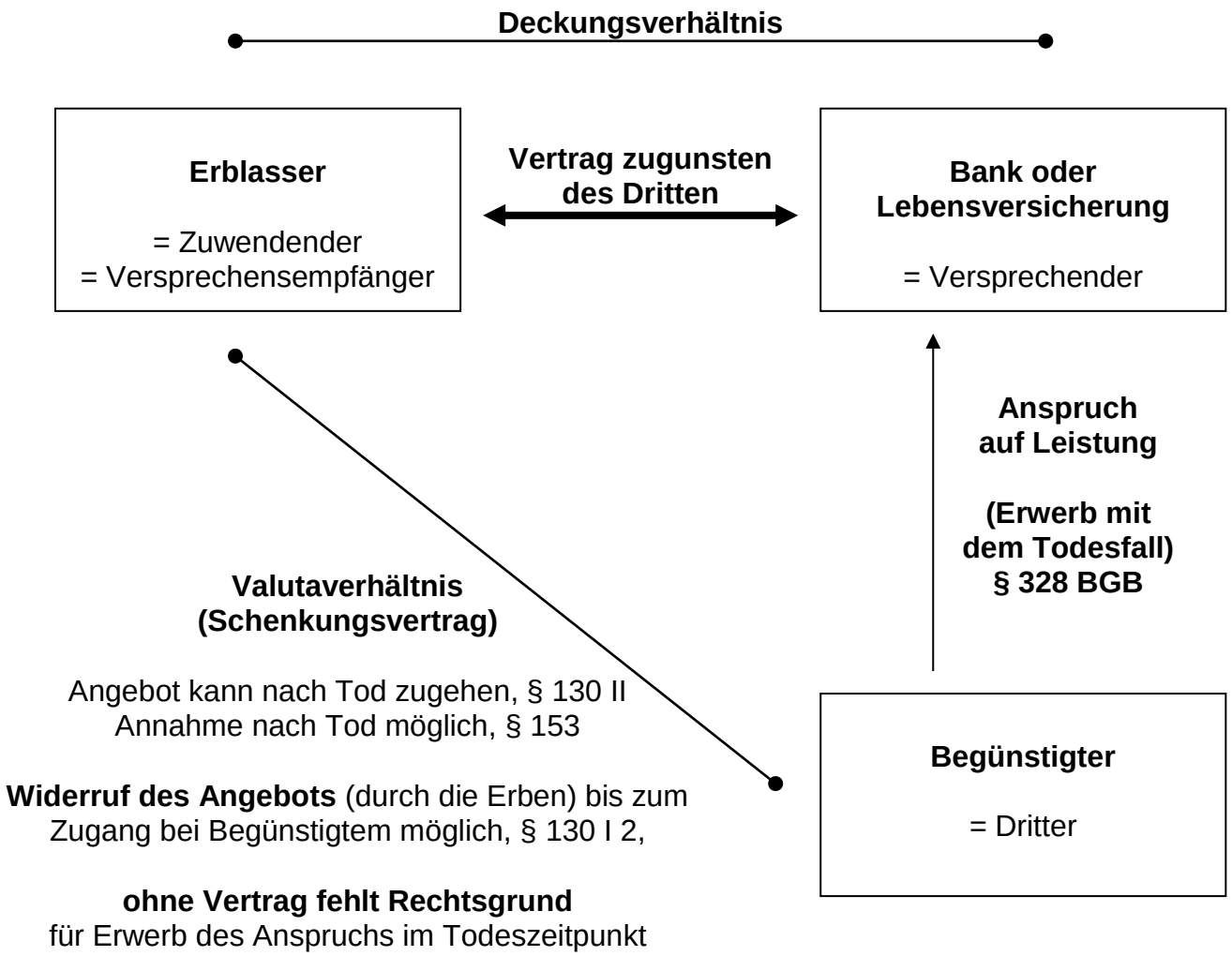Vertrag zugunsten Dritter auf den Todesfall