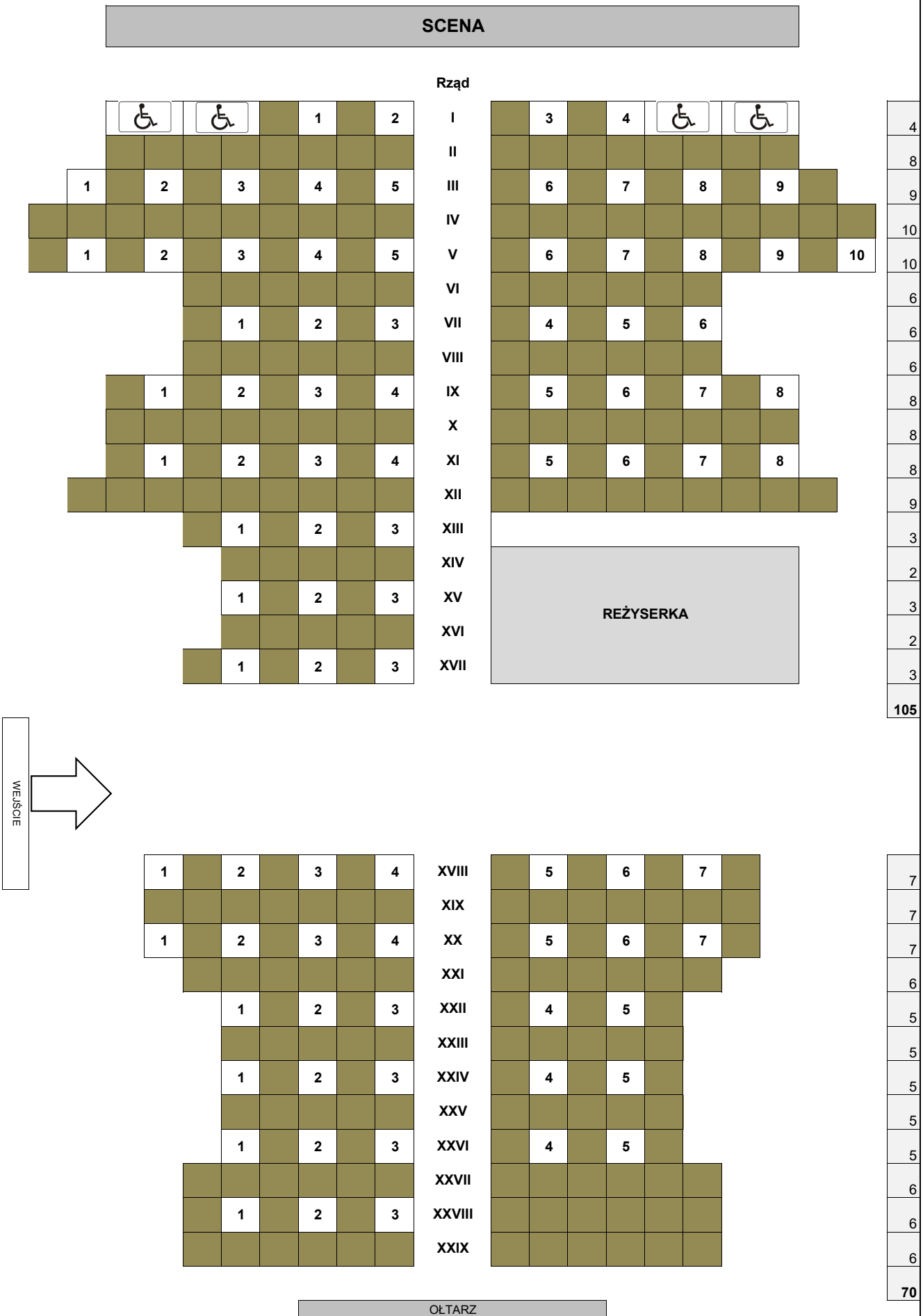Plan widowni na czas pandemii 2020