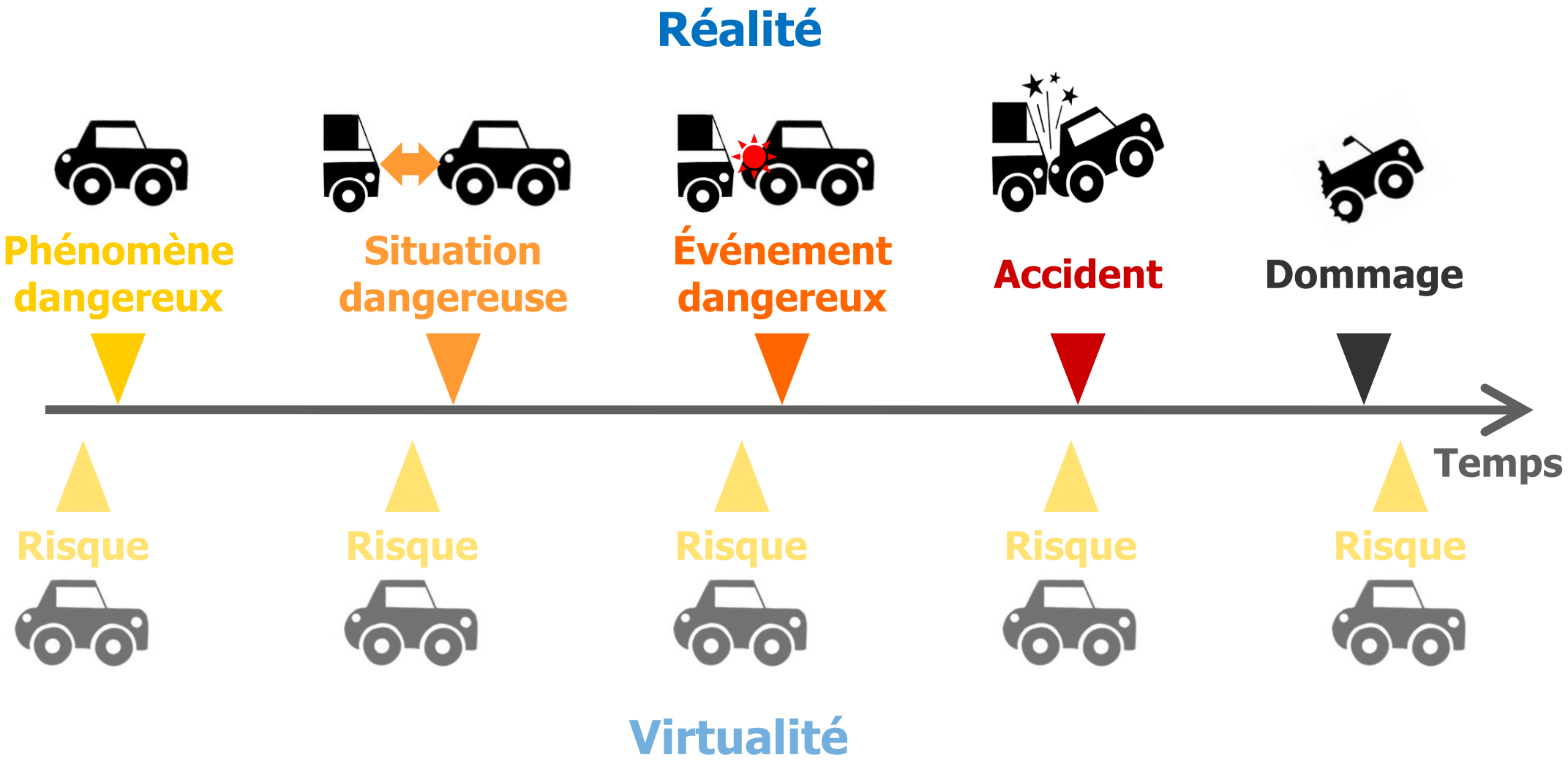Le risque, le « danger » et l'accident