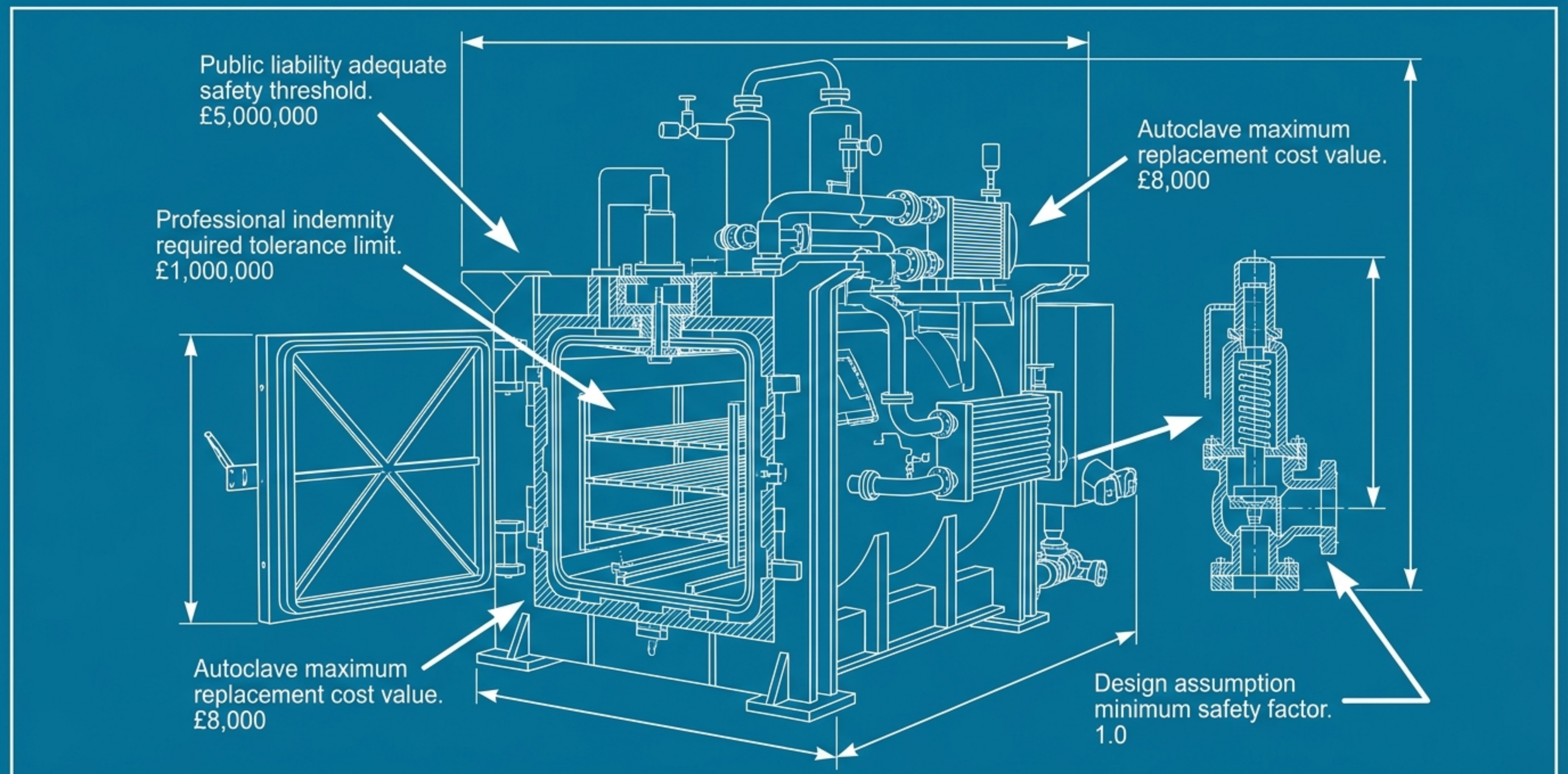

Minimum cover satisfies the requirement but fails catastrophically against real claims.
Adequate cover survives the real world.