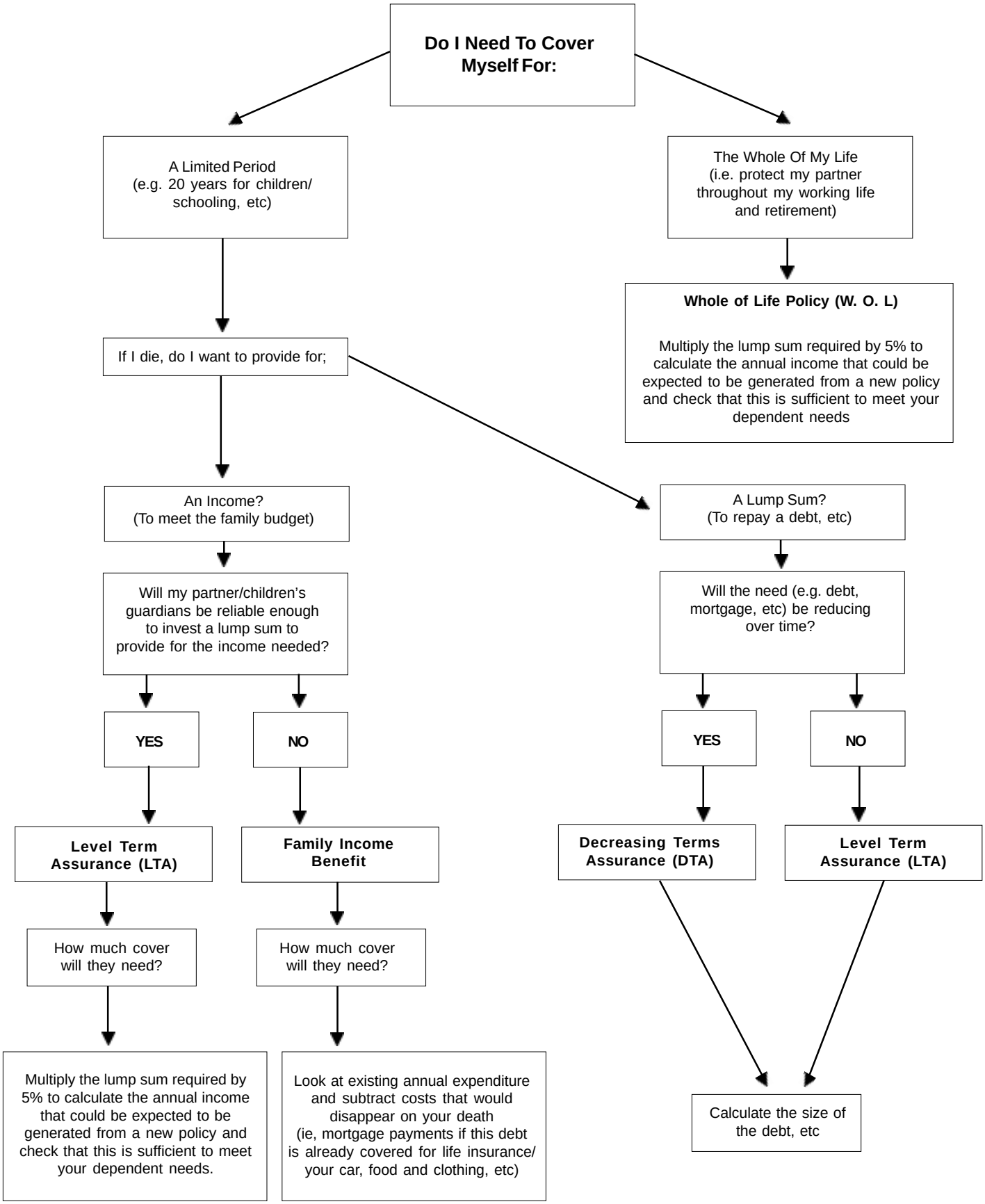What Type of Life Cover do I need?