

A student surnamed Ning in Xi'an, Shaanxi Province said he bought a 299-yuan policy that promises a half-carat heart-shaped diamond upon their marriage.

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The sensible college senior explained he sees the policy not as a guarantee, but as a way to make his current relationship more official.

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"We started our relationship on the Singles' Day last year, so now it's been almost one year. I hope the love insurance would ensure our relationship longer," said Ning.

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Insurance industry experts said that the policies are most likely for novelty purposes.

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