



AVAILABLE IN
MOST COUNTRIES



Cherish Financial
For a Safe Future



INTERNATIONAL & TRAVEL INSURANCE:

Your Passport to Global Well-being.

Whether you're embarking on a dream vacation, relocating for work, or managing a global team, your health and well-being are paramount. Our carefully selected global and travel insurance options provide the security and access to quality care you deserve, wherever life takes you.



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Cherish Financial Group is dedicated to your protection – your health, your finances, and your peace of mind. As specialists in Health and Life Insurance, we understand the importance of feeling secure, no matter where you are in the world. That's why we've partnered with premier international insurers like **VUMI**, **Cigna Global**, and **Geo Blue** to bring you innovative travel and global health insurance options. We aim to build strong relationships with you, ensuring you feel valued and confident, knowing you have the best solutions to protect your well-being across borders.



Our **CEO**, Suresh Sabnani, is a financial services professional driven by a desire to help individuals and families achieve greater financial security.

More than a **decade** of experience, and a team that is skilled at identifying and securing the best market coverage to fulfill your exact requirements.



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VUMI is a premier international health insurance company renowned for its comprehensive global coverage and VIP-level service. They offer a range of plans tailored to individuals and corporations seeking top-tier medical care access worldwide.

WHAT IT COVERS?

- **Hospitalization:** Including room and board, nursing care, and operating room fees.
 - **Outpatient Treatments:** Includes consultations with specialists, diagnostic tests, and prescribed medications.
 - **Maternity Care:** Select plans offer coverage for prenatal care, childbirth, and postnatal care.
 - **Mental Health:** Coverage for psychiatric treatment and therapy may be included or available as an add-on.
 - **Pre-existing Conditions:** Some VUMI Travel VIP plans offer coverage for declared pre-existing conditions under specific circumstances.
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- **Travel-Related Benefits (VUMI Travel VIP):** Emergency dental treatment for pain relief.
 - **Return travel home** if a flight is missed due to illness.
 - **Compassionate emergency visit** for a family member to the insured.

EXTRA BENEFITS:

- **Worldwide Coverage.**
- **MyVUMI Portal & App.**
- **24/7 Worldwide Assistance.**
- **Second Medical Opinion.**
- **Optional Non-Medical Riders (VUMI Travel VIP).**
- **Optional Trip Cancellation Rider (VUMI Travel VIP).**


WHO NEEDS IT?

- **Expats and International Citizens.**
- **Frequent Travelers.**
- **Individuals Seeking Premium Healthcare.**
- **Corporations with International Employees.**



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Cigna Global provides flexible and comprehensive international health insurance plans designed for individuals, families, and businesses with a global footprint. They offer a wide range of coverage options and a vast network of healthcare professionals worldwide.

WHAT IT COVERS?

- Inpatient and Daypatient Care: Covers hospital stays, surgeries, cancer care, and rehabilitation.
- Outpatient Care (Optional): Includes consultations, prescribed drugs, physiotherapy, and diagnostic tests without hospitalization.
- Mental Health Support: Offers programs and resources for mental and emotional well-being.
- Maternity Care (Optional): Coverage for routine maternity care and complications.
- Medical Evacuation and Repatriation (Optional): Covers transportation for emergency medical treatment and return to the home country if needed.
- Vision and Dental Care (Optional): Provides coverage for routine eye exams, glasses/lenses, and various dental treatments.
- Global Health Assist: Offers support for individuals with complex or serious health conditions, including second medical opinions and personalized case management.

EXTRA BENEFITS:

- Global Coverage with Local Expertise.
- 24/7 Multilingual Customer Support.
- Cigna Wellbeing™ App.
- Direct Billing.
- Flexibility and Portability.
- No Upper Age Limit for Enrollment.

WHO NEEDS IT?

- Expats and Their Families.
- International Students.
- Globally Mobile Individuals.
- Retirees Living Abroad.
- Multinational Corporations.



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Geo Blue, part of the Blue Cross Blue Shield family, specializes in providing international health insurance plans for travelers and those living abroad. They offer a blend of comprehensive medical coverage and convenient access to quality healthcare worldwide.

WHAT IT COVERS?

- **Inpatient and Outpatient Care:** Covers hospital stays, doctor visits, and necessary medical treatments.
- **Emergency Medical Evacuation and Repatriation:** Provides coverage for emergency transportation and return of mortal remains.
- **Prescription Drugs:** Coverage for medications prescribed by a physician.
- **Mental Health:** Inpatient and outpatient mental health services are typically covered.
- **Accidental Dental:** Coverage for dental treatment resulting from an accident.
- **Travel Vaccinations:** Some plans cover the cost of necessary travel vaccines.
- **Preventive Care:** Many plans include coverage for routine check-ups and screenings.

EXTRA BENEFITS:

- Access to Elite Provider Networks.
- 24/7 Global Assistance.
- Geo Blue Mobile App.
- Direct Billing.
- Cashless and Paperless System.
- Global TeleMD™:

WHO NEEDS IT?

- U.S. Citizens Traveling or Living Abroad.
- International Citizens Residing in the U.S.
- Frequent Travelers.
- Students and Faculty Abroad.
- Missionaries and Volunteers.



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Get a free quote:

1 Fill the quote form, use our QR code.



Call us (786) 955 2588.
Or visit our website:
www.cherishfinancial.com

2 We will look for the best plan for you.

3 Choose the coverage that suits you best.

4 Get insured and secured.

ANYONE CAN APPLY, ASK FOR MORE!

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