

Furguard

Pet Wellness

Making pet healthcare easy for pet parents



1 Wellness Plan

Everything Covered

India's best pet wellness plan : Built by pet lovers, for pet lovers.

India's pet community is growing rapidly but it comes with its own challenges:

- Vet bills in tier-1 cities are rising steeply, often **₹10,000–₹25,000 per visit**
- Most pet parents are unprepared for sudden emergencies
- **Less than 1% of Indian pets are insured**

We created Furguard to change that.

Furguard was created with a simple belief — every pet in India deserves quality healthcare without financial stress.

Born from the lived experiences of pet parents and developed in collaboration with veterinary professionals, animal welfare advocates, and technology builders, we're building a smarter safety net for pets.

From everyday consultations and diagnostic tests to unexpected illnesses and emergencies, our plans are designed to simplify care and remove uncertainty. No complicated processes. No confusion. Just protection you can depend on.

We're working toward a future where 1 million Indian pets are covered and cared for by 2030.

It basically covers everything!!

Wellness Coverage Upto ₹2.5 Lakhs

Accident & Surgeries Coverage upto
₹2 Lakhs

OPD & Hospitalisation Coverage upto
₹40,000

Fractures coverage upto ₹5,000

Annual Vaccinations **FREE**

Unlimited 24/7 Furguard **Support**

Pre-Existing Conditions
(2 Years Waiting Period)

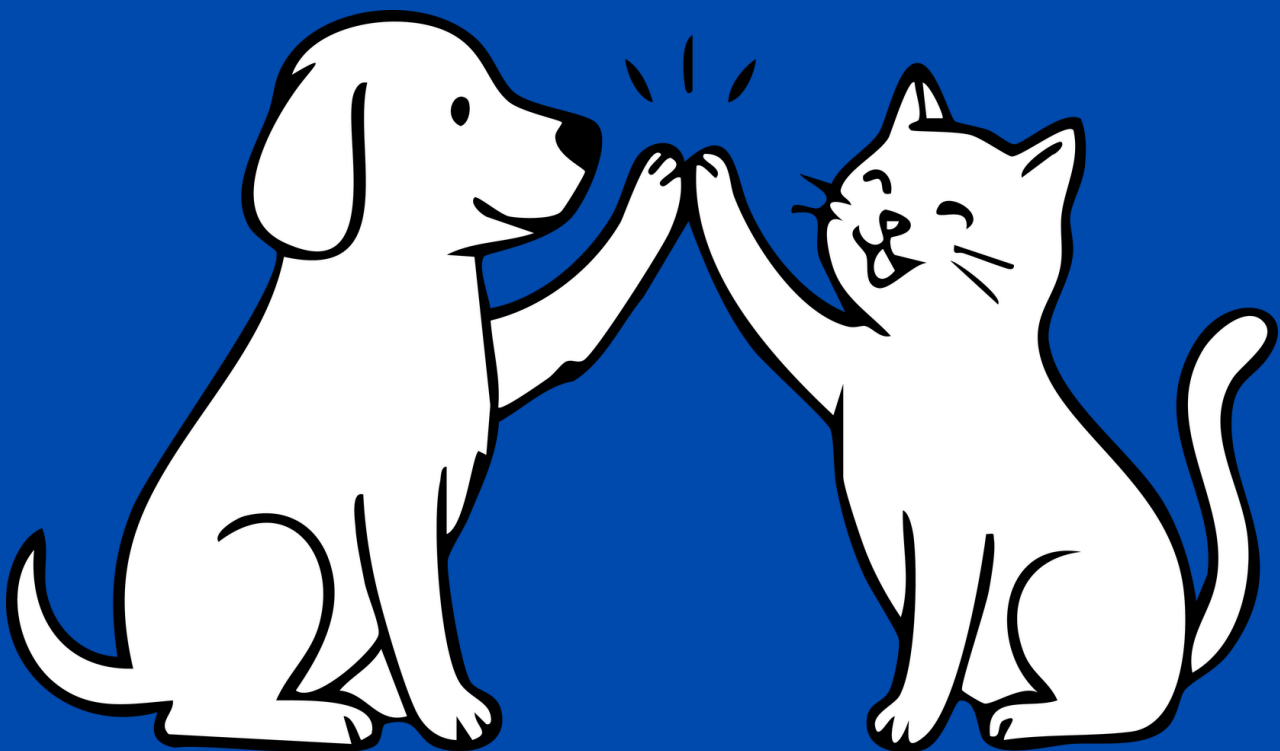
My hooman
loves me!!!



Does my pet qualify for the plan?

Coverage can be given to pets which are at least 2 months old of age and belonging to any age and breed.

Pet Type	Entry Age	Exit Age
Dog	2 Months – 15 Years	16 Years
Cat	2 Months – 16 Years	18 Years



All surgeries are covered 100%

Surgical & Orthopedic Protection

When your pet requires surgery at a licensed veterinary clinic or hospital, we take care of the eligible treatment costs – up to the coverage limit you've selected in your policy.

Non-surgical fractures? **Covered too.**

If your pet suffers a fracture that can be treated without surgery, the associated medical expenses are included within your plan.

Before and after care matters.

We also support expenses linked to the same approved surgical claim, including:

- Consultations, diagnostics, and medications up to 7 days prior to surgery.
- Follow-up visits, tests, and prescribed medicines for 15 days after surgery.

All eligible expenses are settled within the total sum insured under your policy.

All OPD & In-Patient Covered 100%

In-Patient Care Coverage & OPD

If your pet needs to be admitted to a veterinary hospital due to a covered illness or accidental injury, we reimburse eligible hospitalization expenses — provided the stay exceeds 24 hours and falls within your selected policy limits.

What this protection includes:

- In-patient treatment during the active policy period
- Coverage subject to your overall sum insured and a ₹2,500 per day room limit
- Hospitalization for tick fever, aligned with the same daily cap.

Exclusions

This coverage does not extend to:

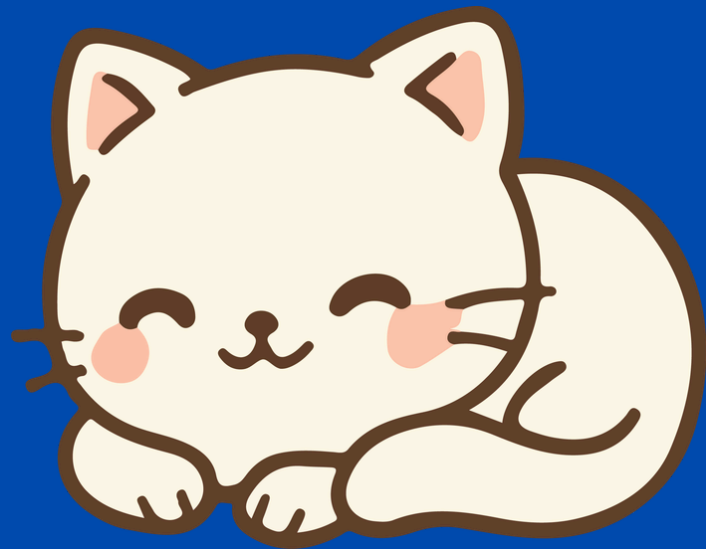
- Admissions or procedures unrelated to illness or accidental injury
- Harm resulting from abuse, intentional injury, or neglect
- Non-medical or administrative expenses
- Injuries arising from racing, commercial guarding, or similar high-risk activities
- Elective spaying or neutering (unless medically necessary due to complications)
- Dental cleaning, scaling, or related procedures
- Pregnancy, delivery, breeding-related costs, or grooming
- Hospital stays shorter than 24 hours.

All claims are assessed in accordance with your selected coverage and policy terms.

Out Patient OPD Covered 100%

OPD Coverages Covered For Dog and Cat	
Soft tissue Injuries	Skin & Eye infection
Any poisoning/toxicity	Anal gland infection
Pneumonia	Ear inflammation (Otitis)
Ear / Aural Hematoma	Ear infection
Gastritis	Blocked tear duct
Gastro-enteritis	Infected tear duct
Colitis	Vestibular syndrome
Meningitis	Haematomas
Upper Respiratory Tract infection	Bronchitis
Conjunctivitis	Accidental injuries
Uveitis	Kidney Diseases

We cover up to ₹10,000 annually for all OPD cases for the highlighted conditions above.



Annual vaccinations covered 100%

Annual Vaccination Benefits

With Furguard, your pet's essential yearly immunisations are taken care of, so you never have to delay preventive care due to cost concerns.

We cover the prescribed annual vaccinations recommended for your pet.

For Dogs

- 9-in-1 Vaccine – Comprehensive protection against core canine diseases including Distemper, Hepatitis, Parvovirus, Parainfluenza, and other serious infections.
- Anti-Rabies Vaccine – Mandatory yearly protection against rabies.

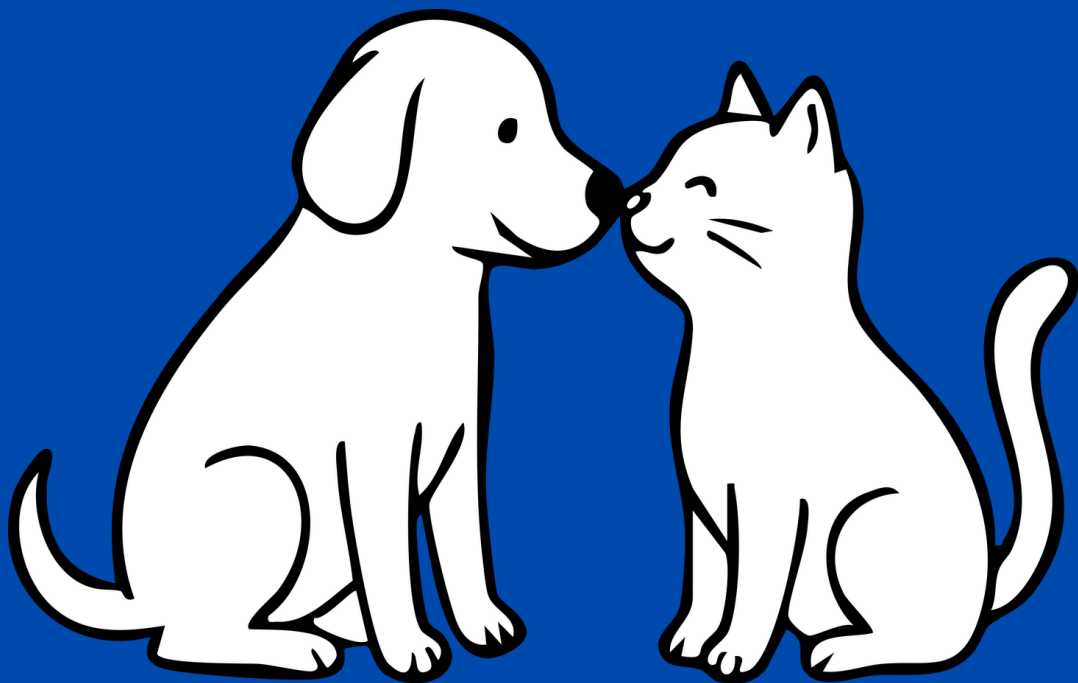
For Cats

- 3-in-1 (FVRCP) Vaccine – Covers Feline Calicivirus, Feline Rhinotracheitis (Herpesvirus), and Feline Panleukopenia.
- Anti-Rabies Vaccine – Annual rabies immunisation.

Vaccination coverage applies as per your selected plan and overall benefit limits.

Any waiting periods?

Coverage	Waiting Period
Accident & Illness	90 Days
OPD	90 Days
Annual Vaccinations	90 Days
Hospitalisation	90 Days
Fractures	90 Days
Pre-Existing Conditions	2 Years



Furguard

Want to speak to us?

Get in touch with us!

Email : support@furguard.in

