

ADMINISTRATIVE PANEL DECISION

Tempcover Ltd v. Kaswara Shabuo
Case No. D2025-2549

1. The Parties

The Complainant is Tempcover Ltd, United Kingdom, represented by Venner Shipley LLP, United Kingdom.

The Respondent is Kaswara Shabuo, United Kingdom.

2. The Domain Name and Registrar

The disputed domain name <tempcover.com> is registered with GoDaddy.com, LLC (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on June 30, 2025. On July 1, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On July 1, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain name which differed from the named Respondent (Domains By Proxy, LLC) and contact information in the Complaint. The Center sent an email communication to the Complainant on July 2, 2025, providing the registrant and contact information disclosed by the Registrar, and inviting the Complainant to submit an amendment to the Complaint. The Complainant filed an amended Complaint on July 4, 2025.

The Center verified that the Complaint together with the amended Complaint satisfied the formal requirements of the Uniform Domain Name Dispute Resolution Policy (the “Policy” or “UDRP”), the Rules for Uniform Domain Name Dispute Resolution Policy (the “Rules”), and the WIPO Supplemental Rules for Uniform Domain Name Dispute Resolution Policy (the “Supplemental Rules”).

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on July 7, 2025. In accordance with the Rules, paragraph 5, the due date for Response was July 27, 2025. The Respondent did not submit a formal response but sent email communications to the Center on July 10, 2025. The Center sent an email regarding possible settlement on July 16, 2025; however, the Complainant did not request suspension before the due date. Accordingly, the Center notified the Parties of the commencement of panel appointment process on July 28, 2025.

The Center appointed George R. F. Souter as the sole panelist in this matter on July 30, 2025. The Panel finds that it was properly constituted. The Panel has submitted the Statement of Acceptance and Declaration of Impartiality and Independence, as required by the Center to ensure compliance with the Rules, paragraph 7.

4. Factual Background

The Complainant is a part of the RVU Group of companies, whose services are used by millions of people every year to make confident home, insurance and financial services decisions. Since 2010, the Complainant, under its trademark TEMPCOVER, has been offering flexible short term motoring insurance services, and had already reached the total of 2 million policies issued by 2016.

The Complainant's trademarks are protected, inter alia, by United Kingdom Trademark Registration No. 00003399923 for TEMPCOVER, registered on August 16, 2019, and United Kingdom Trademark Registration No. 00002515637 for TEMPCOVER.COM, registered on December 4, 2009, details of which have been supplied to the Panel.

The Complainant operates its official website at "www.tempcover.com".

The disputed domain name was registered on May 26, 2025, and resolves to a website which displays the words "Temp Cover" in a large font in the middle of the screen, with the phrase "Quick, simple cover, View your policy instantly" in smaller letters underneath. Beneath this phrase is a green button which the user can click to "View Policy". When clicked, this button takes the user to a login page asking for an email address and password to be entered.

5. Parties' Contentions

A. Complainant

The Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the disputed domain name.

Notably, the Complainant contends that the Respondent lacks rights or legitimate interests in the disputed domain name, in particular that the Respondent is not generally known by the disputed domain name, and that the Complainant has never granted permission to the Respondent to use its TEMPCOVER trademark in connection with the registration of a domain name, or otherwise.

B. Respondent.

The Respondent replied to the notification of the Complaint, writing: "Dear WIPO Case Manager, Thank you for notifying me regarding the administrative proceeding concerning the domain tempscover.com. I am an up-and-coming software developer and created this domain purely as a practice project for learning purposes. I had no intention of infringing on any trademark or causing confusion. I am more than happy to change or release the domain, as I want to remain fully compliant and respectful of all trademark rules. Please advise on the next steps I should take to resolve this matter; Best regards," and "I'm more than happy to change the domain, I'm an up and coming software developer and like to do different projects to test my skills".

6. Discussion and Findings

A. Identical or Confusingly Similar

The Complainant has shown rights in respect of a trademark for the purposes of the Policy. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition, ([“WIPO Overview 3.0”](#)), section 1.2.1.

The entirety of the TEMPCOVER mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7. The mere addition of a letter “s” in the disputed domain name does not prevent this finding.

The Panel finds the first element of the Policy has been established.

B. Rights or Legitimate Interests

Having reviewed the available record, the Panel finds the Complainant has established a prima facie case that the Respondent lacks rights or legitimate interests in the disputed domain name. The Respondent has not rebutted the Complainant’s prima facie showing and has not come forward with any relevant evidence demonstrating rights or legitimate interests in the disputed domain name such as those enumerated in the Policy or otherwise.

The Panel finds the second element of the Policy has been established.

C. Registered and Used in Bad Faith

In spite of the Respondent’s comments quoted above, the Panel considers it implausible that the disputed domain name was created without the Complainant’s mark in mind. The use of the disputed domain name as mentioned above seems to confirm this. The Panel finds that the disputed domain name was registered in bad faith.

It is well-established in prior decisions under the Policy that the use of a disputed domain name found to be confusingly similar to a complainant’s trademark in connection with the complainant’s field of commerce constitutes use of the domain name in bad faith. The Respondent’s use of the disputed domain name as described above, which in the Panel’s opinion, automatically suggests unjustified affiliation with the Complainant, is a clear example of use of the disputed domain name in bad faith under paragraph 4(b)(iv) of the Policy, and the Panel so finds.

The Panel finds the third element of the Policy has been established.

7. Decision

For the foregoing reasons, in accordance with paragraphs 4(i) of the Policy and 15 of the Rules, the Panel orders that the disputed domain name <tempcover.com> be transferred to the Complainant.

/George R. F. Souter/

George R. F. Souter

Sole Panelist

Date: August 13, 2025