

ADMINISTRATIVE PANEL DECISION

Tempcover Ltd v. Salim Iqbal
Case No. D2024-5170

1. The Parties

The Complainant is Tempcover Ltd, United Kingdom ("UK"), represented by Venner Shipley LLP, UK.

The Respondent is Salim Iqbal, UK.

2. The Domain Name and Registrar

The disputed domain name <tempcover-contact.com> is registered with Hostinger Operations, UAB (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on December 16, 2024. On December 17, 2024, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On December 18, 2024, 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 (Domain Admin, Privacy Protect, LLC) and contact information in the Complaint. The Center sent an email communication to the Complainant on December 18, 2024, 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 amendment to the Complaint on December 20, 2024.

The Center verified that the Complaint together with the amendment to the 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 January 2, 2025. In accordance with the Rules, paragraph 5, the due date for Response was January 22, 2025. The Respondent sent an email communication to the Center on January 2, 2025. Further, the Center received email communications from a third party on January 6 and January 8, 2025, regarding the alleged theft of their contact details, in particular their postal

address. The Center informed the Parties that it would proceed with Panel Appointment on January 24, 2025.

The Center appointed Lynda J. Zadra-Symes as the sole panelist in this matter on February 3, 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 part of the RVU Group of companies which owns several brands in the UK and Europe, used in connection with insurance and financial services. The Complainant offers short-term car insurance from its website found at the domain name <tempcover.com>. The Complainant owns the following UK Trade Mark Registrations for marks including the mark TEMPCOVER:

No. UK00003399923 for the mark TEMPCOVER (stylized), registered August 16, 2019;
No. UK00002515637 for the mark TEMPCOVER.COM, registered December 4, 2009.

The Complainant began using the mark TEMPCOVER in 2010 and has consistently operated under that mark since 2010. By 2013, the Complainant had sold over 1 million policies in the UK and, in 2016, celebrated its 10th birthday by selling its 2 millionth policy. In 2019, the Complainant released a quote process which finds consumers the cheapest quote for car insurance in 90 seconds. The Complainant's services are also offered via some of the UK's largest price comparison websites, such as USwitch, Compare the Market and money.co.uk.

The Complainant has won numerous industry awards for its products and services marketed under the TEMPCOVER mark, including the following:

- 2021 - Global Digital Experience Awards – Best Use of CRM
- 2020 - Insurance Times Awards – B2C Marketing Campaign of the Year
- 2020 - British Insurance Awards 2020 – Brand Management Award
- 2020 - Insurance Times Tech & Innovation Awards – Best Use of Technology for Customer Experience
- 2017 - The Queen's Award for Enterprise

The Complainant operates pages on various social media platforms, where the Complainant's TEMPCOVER mark is prominently featured. The Complainant has a 4.8 out of 5-star rating across over 30 thousand reviews on "Trustpilot.com" and a 4.6 out of 5-star rating across 516 reviews on Google. The Complainant also submitted several media articles showing that its TEMPCOVER mark is frequently referenced in the press.

The disputed domain name was registered on October 18, 2024, and resolves to a website that prominently displays the Complainant's stylized TEMPCOVER logo together with boxes for Internet users to submit an email and password.

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 disputed domain name contains its TEMPCOVER mark in its entirety, that the Respondent has no rights or legitimate interests in respect of the disputed domain name and that the disputed domain name has been registered and is being used in bad faith.

B. Respondent

On January 2, 2025, Respondent sent an email communication to the Center stating “I will forfeit ownership of the domain tempcover-contact.” However, the Respondent did not reply to the Complainant’s contentions.

6. Discussion and Findings

A. Identical or Confusingly Similar

It is well accepted that the first element functions primarily as a standing requirement. The standing (or threshold) test for confusing similarity involves a reasoned but relatively straightforward comparison between the Complainant’s trademark and the disputed domain name. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition, (“[WIPO Overview 3.0](#)”), section 1.7.

The Complainant has shown rights in respect of a trademark or service mark for the purposes of the Policy. [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 addition of a hyphen followed by the term “contact” in the disputed domain name does not prevent a finding of confusing similarity between the disputed domain name and the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.8.

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

B. Rights or Legitimate Interests

Paragraph 4(c) of the Policy provides a list of circumstances in which the Respondent may demonstrate rights or legitimate interests in a disputed domain name.

Although the overall burden of proof in UDRP proceedings is on the complainant, panels have recognized that proving a respondent lacks rights or legitimate interests in a domain name may result in the difficult task of “proving a negative”, requiring information that is often primarily within the knowledge or control of the respondent. As such, where a complainant makes out a prima facie case that the respondent lacks rights or legitimate interests, the burden of production on this element shifts to the respondent to come forward with relevant evidence demonstrating rights or legitimate interests in the domain name (although the burden of proof always remains on the complainant). If the respondent fails to come forward with such relevant evidence, the complainant is deemed to have satisfied the second element. [WIPO Overview 3.0](#), section 2.1.

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 disputed domain name resolves to a website prominently displaying the Complainant’s stylized TEMPCOVER logo and invites Internet users to submit email and password information.

Panels have held that the use of a domain name for illegitimate activity such as impersonation/passing off, or other types of fraud, can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.0](#), section 2.13.1.

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

C. Registered and Used in Bad Faith

The Panel notes that, for the purposes of paragraph 4(a)(iii) of the Policy, paragraph 4(b) of the Policy establishes circumstances, in particular, but without limitation, that, if found by the Panel to be present, shall be evidence of the registration and use of a domain name in bad faith.

In the present case, the Panel notes that the Respondent knew of the Complainant and the Complainant's mark and website when it registered and used the disputed domain name for the purpose of obtaining email and password information from Internet users. The record indicates that Respondent intentionally attempted to attract, for commercial gain, Internet users by creating a likelihood of confusion with the Complainant's mark.

Panels have held that the use of a domain name for illegitimate activity, such as impersonation/passing off, or other types of fraud constitutes bad faith. [WIPO Overview 3.0](#), section 3.4. Having reviewed the record, the Panel finds the Respondent's registration and use of the disputed domain name constitutes bad faith under the Policy.

The Panel finds that the Complainant has established the third element of the Policy.

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-contact.com> be transferred to the Complainant.

/Lynda J. Zadra-Symes/

Lynda J. Zadra-Symes

Sole Panelist

Date: February 17, 2025