

ADMINISTRATIVE PANEL DECISION

Tempcover Ltd v. Tempcover now
Case No. D2024-5188

1. The Parties

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

1.2 The Respondent is Tempcover Now, United Kingdom.

2. The Domain Name and Registrar

2.1 The disputed domain names <tempcover-now.com> and <tempcovernowpolicyvalidator.org> (the "Domain Names") are registered with Squarespace Domains II LLC (the "Registrar").

3. Procedural History

3.1 The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on December 17, 2024.

3.2 On December 18, 2024, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Domain Names. On January 2, 2025, the Registrar transmitted by email to the Center its verification response confirming that the Respondent is listed as the registrant and providing contact details. The Center sent an email to the Complainant on January 3, 2025, confirming the registrant and contact information disclosed by the Registrar.

3.3 The Center verified that 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").

3.4 In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on January 7, 2025. In accordance with the Rules, paragraph 5, the due date for Response was January 27, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on January 28, 2025.

3.5 The Center appointed Matthew S. Harris as the sole panelist in this matter on January 31, 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

4.1 The Complainant is a company incorporated in England and Wales and is part of the RVU Group of companies. The RVU Group owns various insurance and financial services brands. One of those brands is “Tempcover”. The Tempcover business was founded in 2006 and provides short term car and van insurance. By 2016 it had sold 2 million policies in the United Kingdom. It was acquired by the RVU Group in 2022.

4.2 The Complainant provides its services via its website which operates from the domain name <tempcover.com> and via various UK-based comparison websites. Part of the attractiveness of those services is the speed with which it is able to provide insurance cover, offering a quote within 90 seconds.

4.3 The Complainant’s subsidiary accounts filed at Companies House (the UK company register) for the year ending December 31, 2023, record revenue in that year was in excess of GBP 28 million and an operating profit of GBP 9.4 million. The Complainant’s business has also benefited from considerable online press coverage, including in the business section of the Independent in August 2021.

4.4 The Complainant is the owner of various registered trade marks that incorporate the term “Tempcover”. They include:

(i) UK Trade Mark No. UK00003399923 for a series of two marks with a filing date of May 16, 2019 and registered on August 16, 2019 in class 36, and which take the following form:



(ii) UK Trade Mark No. UK00002515637 with a filing date of May 11, 2009 and registered on December 4, 2009 in class 36 for TEMPCOVER.COM as a word mark.

4.5 The Domain Name <tempcover-now.com> was registered on October 1, 2024. The Domain Name <tempcovernowpolicyvalidator.org> registered on October 2, 2024. The registration details in respect of each of the Domain Names provide the same address in London. That address does not correspond to the registered address of any company at Companies House.

4.6 The Domain Name <tempcovernowpolicyvalidator.org> has been used since registration for a website (the “Disputed Website”) showing a logo consisting of stylised speeding car combined with the words “Tempcover Now” in large text, followed by the phrase “temporary vehicle insurance” underneath in smaller text. This website purports to offer a “Vehicle Policy Validator” if a policy number and car registration details are entered. The website provides no further details of the person or entity operating that website.

4.7 The Domain Name <tempcover-now.com> has not been used in connection with any website.

5. Parties’ Contentions

A. Complainant

5.1 The Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the Domain Names.

5.2 Notably, the Complainant contends that each of the Domain Names comprises a combination of its mark TEMPCOVER combined with descriptive words, and are thereby confusingly similar to the Complainant's mark. Further, the Complainant contends that the Domain Names are being used (and particularly the <tempcovernowpolicyvalidator.org> Domain Name) to impersonate the Complainant in order to deceive Internet users. In this respect it alleges that the website operating from the <tempcovernowpolicyvalidator.org> Domain Name uses signs that are "nearly identical" to the Complainant's trade marks and the Complainant appears to be contending that this website and/or the Domain Names are being used, or at least there is a risk that they might be used, for phishing and fraudulent purposes.

B. Respondent

5.3 The Respondent did not reply to the Complainant's contentions.

6. Discussion and Findings

A. Identical or Confusingly Similar

6.1 It is generally 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 trade mark and the disputed domain name. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition, ("[WIPO Overview 3.0](#)"), section 1.7.

6.2 The Complainant has shown rights in at least two registered trade marks, a major, if not the dominant, part of which comprises the term "Tempcover", for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.2.1.

6.3 The entirety of the term "Tempcover" is reproduced within each of the Domain Names. Accordingly, the Panel finds the marks are recognisable within each of the Domain Names and that each of the Domain Names is confusingly similar to the Complainant's marks for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

6.4 Although the addition of other terms (in the case of each of the Domain Names the word "now", and in the case of one of the Domain Names the words "policy" and "validator") may bear on assessment of the second and third elements, the Panel finds the addition of such terms does not prevent a finding of confusing similarity between the Domain Names and the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.8.

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

B. Rights or Legitimate Interests and Registered and Used in Bad Faith

6.6 It is usual for panels under the Policy to consider the issues of rights or legitimate interests and registration and use in bad faith in turn. However, in this case it is more convenient to consider those issues together. [WIPO Overview 3.0](#), section 2.15.

6.7 In essence the Complainant appears to be contending that the Domain Names, and in particular the website operating from the Domain Name <tempcovernowpolicyvalidator.org>, deliberately impersonate it and its business in order to deceive Internet users.

6.8 The Panel, in the absence of any evidence or argument to the contrary, accepts that this is correct. Although the term "tempcover" is clearly a combination of the words "temp" (which is likely to be understood as an abbreviation for the word "temporary") and "cover", and accordingly is in large part descriptive of the type of insurance cover that the Complainant offers, the Panel accepts that the business is one that has generated a not inconsiderable reputation in the United Kingdom. Further, although the Panel is sceptical

that the Whois contact addresses provided by the Registrar in respect of the Domain Names are genuine addresses used by the Respondent, the choice of a London address indicates that the Respondent is at the very least trying to suggest that it is based in or connected with the United Kingdom. It is not plausible that anyone offering “temporary insurance” products related to vehicles in the United Kingdom would not be aware of the Complainant or its marks.

6.9 There is also the form of the website operating from the Domain Name <tempcovernowpolicyvalidator.org>. In the opinion of the Panel, the Complainant somewhat overstates matters when it contends that the sign used on that website is “nearly identical” to the Complainant’s trade marks. Nevertheless, there are similarities that extend beyond just the use of the terms “temp” and “cover”, in combination. In particular, there is the incorporation of a representation of a speeding car on a road, which is used to form the top part of the “t” in the term “temp”. Further, and significantly, there is no attempt by the operator of the website to indicate who is actually operating that website, let alone any information on that website that would indicate that it is being operated by a genuine vehicle insurance business. Accordingly, the Panel accepts that at least a significant proportion of Internet users that reach this website are likely to conclude that this website is authorised or operated by the Complainant when it is not.

6.10 For what purpose this website is being operated is not entirely clear, but the Panel also accepts that in the absence of any indication that this is being used by a genuine vehicle insurance business, the most likely explanation is that this is at least being used for phishing purposes, i.e. to harvest details of insurance policy numbers for vehicle registrations. Further, although there is no evidence before the Panel of any use of the <tempcover-now.com>, the Panel is satisfied that this Domain Name (which takes the form of the domain name primarily used by the Complainant for its business, together with the descriptive term “now”) most likely has been registered and is being held in connection with this, or some other, deceptive scheme directed at the Complainant’s business and customers.

6.11 There is no right or legitimate interest in holding and using a domain name to deliberately mislead Internet users into believing that a domain name is held and being used by a third party (also see in this respect the comments regarding phishing in section 2.13.1 of the [WIPO Overview 3.0](#)) and such holding and use provided positive evidence that no such right or interest exists. The registration and use of a domain name for such a purpose is also registration and use in bad faith (see [WIPO Overview 3.0](#), section 3.1.4). The Respondent’s operation of the website from the Domain Name <tempcovernowpolicyvalidator.org>, also falls within the circumstances evidencing bad faith registration and use set out at paragraph 4(b)(iv) of the Policy.

6.12 Accordingly, the Panel finds that the Complainant has established the second and third elements of the Policy.

7. Decision

7.1 For the foregoing reasons, in accordance with paragraphs 4(i) of the Policy and 15 of the Rules, the Panel orders that the Domain Names <tempcover-now.com> and <tempcovernowpolicyvalidator.org> be transferred to the Complainant.

/Matthew S. Harris/

Matthew S. Harris

Sole Panelist

Date: February 6, 2025