

ADMINISTRATIVE PANEL DECISION

Tempcover Ltd v. Andrei Buruiana

Case No. D2025-2548

1. The Parties

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

The Respondent is Andrei Buruiana, UK.

2. The Domain Name and Registrar

The disputed domain name <quicktempcover.com> is registered with NameCheap, Inc. (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 (Privacy service provided by Withheld for Privacy ehf) 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 any response. Accordingly, the Center notified the Respondent's default on July 28, 2025.

The Center appointed Steven A. Maier 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 UK registered company. It is a provider of motor insurance services, specializing in flexible, short-term cover with no long term commitment or automatic renewal requirement.

The Complainant is the owner of the following trademark registrations:

- UK trademark registration number 00002515637 for the word mark TEMPCOVER.COM, registered on December 4, 2009, in International Class 36; and
- UK trademark registration number 00003399923 for a figurative mark TEMPCOVER, registered on August 16, 2019, in International Class 36 and comprising a stylized version of that name.

The Complainant operates a website at “www.tempcover.com”, offering temporary vehicle insurance.

The disputed domain name resolves to a website at “www.quicktempcover.com”, headed “Quick Temp Cover” and stating “Instant temporary insurance in under 5 minutes. Trusted across the UK”.

5. Parties' Contentions

A. Complainant

The Complainant states that it has traded under the mark TEMPCOVER.COM since 2010, and had sold over two million UK vehicle insurance policies by 2016.

The Complainant provides evidence that it has been recognized and awarded for its specialized short-term motor cover services in insurance sector media, on price comparison websites, and by way of prominent customer review websites. It also evidences a substantial social media presence.

The Complainant submits that the disputed domain name is confusingly similar to its TEMPCOVER trademark, comprising exactly that term, together with the descriptive word “quick”.

The Complainant submits that the Respondent has no rights or legitimate interests in respect of the disputed domain name. It states that it has no relationship with the Respondent and has never authorized it to use its TEMPCOVER trademark, that the Respondent has not commonly been known by the disputed domain name, and that the Respondent is not making any bona fide commercial use of the disputed domain name. It contends that, instead, the Respondent is using the disputed domain name to impersonate the Complainant in a fraudulent manner, as further described below.

The Complainant submits that the disputed domain name has been registered and is being used in bad faith.

The Complainant asserts that, in view of the Complainant's prominence in the UK motor insurance market, it is inconceivable that the Respondent was unaware of the Complainant and its trademark at the time it registered the disputed domain name. The Complainant notes that the Respondent uses the disputed domain name, effectively incorporating its TEMPCOVER trademark, to offer short term motor insurance cover to UK-based customers, which are services identical to those for which the Complainant's own trademarks are registered. The Complainant therefore submits that, by using the disputed domain name, the Respondent is seeking to attract, for commercial gain, Internet users to its website by creating a likelihood of confusion with the Complainant's trademarks.

The Complainant further submits that the Respondent's website invites Internet users to enter their vehicle registration number, as well as personal information including their name, date of birth and email address, and then to make a payment via Apple Pay. The Complainant asserts that these matters give rise to a reasonable suspicion that the disputed domain name may be used for phishing and/or email fraud purposes.

The Complainant requests the transfer of the disputed domain name.

B. Respondent

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

6. Discussion and Findings

In order to succeed in the Complaint, the Complainant is required to show that all three of the elements set out under paragraph 4(a) of the Policy are present. Those elements are that:

- (i) the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights;
- (ii) the Respondent has no rights or legitimate interests in respect of the disputed domain name; and
- (iii) the disputed domain name has been registered and is being used in bad faith.

A. Identical or Confusingly Similar

The Complainant has established that it is the owner of registered trademark rights for a figurative mark TEMPCOVER. The disputed domain name wholly incorporates the textual element of that trademark, prefixed by the dictionary term "quick", which does not prevent the Complainant's trademark from being recognizable within the disputed domain name.

The Complainant has also demonstrated registered trademark rights in the word mark TEMPCOVER.COM. While the Top Level Domain ("TLD") within a disputed domain name is generally to be disregarded for the purposes of comparison, there is an exception for cases in which the second-level portion of the disputed domain name and TLD together reflect the complainant's trademark (see e.g. section 1.11.3 of WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("[WIPO Overview 3.0](#)"). Those circumstances are clearly of application in this case, in that the disputed domain name, including the TLD, wholly incorporates the Complainant's TEMPCOVER.COM trademark, with the addition again of the dictionary term "quick".

The Panel therefore finds that the disputed domain name is confusingly similar to a trademark in which the Complainant has rights.

B. Rights or Legitimate Interests

In the view of the Panel, the Complainant's submissions set out above give rise to a prima facie case that the Respondent has no rights or legitimate interests in respect of the disputed domain name. However, the Respondent has failed to file a Response in this proceeding and has not submitted any explanation for its registration and use of the disputed domain name, or evidence of rights or legitimate interests on its part in the disputed domain name, whether in the circumstances contemplated by paragraph 4(c) of the Policy or otherwise.

While the disputed domain name is comprised of three dictionary terms, the Panel finds nevertheless that the Respondent is more likely to have registered the disputed domain name in order to target the Complainant's trademark rights, than genuinely for use in connection with any bona fide independent business connected with those terms. The Panel reaches this conclusion for a number of reasons.

First, the Panel accepts the Complainant's contention that it is unlikely that a new business entering into the specialist field of short term motor vehicle insurance in the UK could be unaware of the Complainant and its established business in that sector.

Secondly, the disputed domain name replicates the Complainant's trademark TEMPCOVER.COM and web location "www.tempcover.com", with the addition only of the prefix "quick", which does nothing to dispel the likelihood of confusion with the Complainant's trademarks. The disputed domain name is therefore inherently misleading in nature.

Thirdly, the Panel is struck by the Respondent's website statement "Trusted across the UK", for which the Respondent produces no evidence in support, and which strongly suggests an intention falsely to imply a connection with the Complainant's established business.

The Panel concludes, in summary, that the Respondent registered and has used the disputed domain name in order to impersonate the Complainant, which cannot give rise to rights or legitimate interests on the Respondent's part.

The Panel therefore finds that the Respondent has no rights or legitimate interests in respect of the disputed domain name.

C. Registered and Used in Bad Faith

For similar reasons as set out above in connection with the second element, the Panel finds that the disputed domain name was registered and is being used in bad faith.

The Panel finds, in particular, that the Respondent is most likely to have registered the disputed domain name with the Complainant's trademark in mind, and with the intention of targeting the Complainant's goodwill deriving from that trademark.

The Panel finds further that the Respondent's use of the inherently misleading disputed domain name, for a website offering specialist insurance services to those of the Complainant, amounts to an impersonation of the Complainant, intended misleadingly to divert the Complainant's customers or potential customers to the Respondent's website. Therefore, by using the disputed domain name, the Respondent has intentionally attempted to attract, for commercial gain, Internet users to its website by creating a likelihood of confusion with the Complainant's trademarks as to the source, sponsorship, affiliation, or endorsement of its website or of a product or service on its website (paragraph 4(b)(iv) of the Policy).

The Panel therefore finds that the disputed domain name has been registered and is being used in bad faith.

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 <quicktempcover.com> be transferred to the Complainant.

/Steven A. Maier/

Steven A. Maier

Sole Panelist

Date: August 11, 2025