

ADMINISTRATIVE PANEL DECISION

esure Insurance Limited v. Host Master, Njalla Okta LLC
Case No. D2025-4192

1. The Parties

The Complainant is esure Insurance Limited, United Kingdom ("UK"), represented by Keltie LLP, UK.

The Respondent is Host Master, Njalla Okta LLC, Saint Kitts and Nevis.

2. The Domain Name and Registrar

The disputed domain name <esureprotect.com> is registered with Tucows Domains Inc. (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on October 13, 2025. On October 13, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On October 14, 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 (Registration Private) and contact information in the Complaint. The Center sent an email communication to the Complainant on October 14, 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 the same date.

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 paragraphs 2 and 4 of the Rules, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on October 24, 2025. In accordance with paragraph 5 of the Rules, the due date for Response was November 13, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on November 17, 2025.

The Center appointed Yuji Yamaguchi as the sole panelist in this matter on November 21, 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 paragraph 7 of the Rules.

4. Factual Background

The Complainant has been trading in the UK under the trademark ESURE (the “ESURE Mark”) since 2000 through the website at “www.esure.com” and “www.esuregroup.com”. The ESURE Marks include UK trademark No. UK00002204410 for ESURE registered on January 14, 2000; No. UK00902147890 for ESURE registered on July 15, 2002; No. UK00904470423 for ESURE registered on June 20, 2006; No. UK00003076709 for ESURE registered on January 23, 2015; No. UK00918143318 for ESURE registered on February 26, 2020; and No. UK00918144256 for ESURE registered on February 26, 2020. Today the Complainant is one of the leading and most well-known insurance companies in the UK with over one million customers in the UK and over 1,500 employees across the UK.

The disputed domain name was registered on July 11, 2025. The disputed domain name resolves to a website that contains a contact form with the text “Log in to your account” which resembles to the Complainant’s login page.

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’s contentions may be summarized as follows:

The disputed domain name is highly similar to the registered ESURE Mark. In particular, it incorporates the Complainant’s registered right in its entirety. Further, the additional “protect” and “.com” elements are not sufficient to distinguish the ESURE Mark.

So far as the Complainant is aware, the Respondent does not own any registered rights in any trademarks which comprise part or all of the disputed domain name. The term “esure” is not descriptive in any way nor does it have any generic dictionary meaning. The Complainant has not given its consent for the Respondent to use its registered ESURE Mark in a domain name registration. The Respondent has been using the disputed domain name in a manner to impersonate the Complainant. The website at the disputed domain name copies the Complainant’s login page. There is no evidence that the Respondent is using the disputed domain name in connection with a bona fide offering of goods and services. Given the Complainant’s business activities and having regard to the well-known status of the Complainant, it is inevitable that visitors to the disputed domain name once resolved to an active website would mistakenly believe there to be an association with the Complainant.

The Respondent must have been aware of the reputation of the Complainant’s business under its ESURE Mark at the time the Respondent registered the disputed domain name, at which stage the Complainant already enjoyed a substantial reputation in its ESURE Mark. Further the fact that the Respondent’s webpage contains a login form requesting customer email addresses and passwords. This raises serious concerns about phishing, identity theft, and fraud. The Respondent is intentionally attempting to mislead the public into believing that it is the Complainant and there is a real risk that the impersonating website will obtain personal information from the unsuspecting public who provide their email and password on the login page of the impersonating website. The Respondent’s website cannot constitute bona fide use or a legitimate interest because it targets the Complainant’s consumers. The Respondent uses the disputed domain name in an intentional attempt to deceive and attract Internet users to the website by creating a likelihood of confusion with the Complainant’s ESURE Mark to exposing them to fraud, identity theft, or financial harm.

B. Respondent

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

6. Discussion and Findings

In accordance with paragraph 4(a) of the Policy, the Complainant must assert and prove the following three elements are present:

- (i) the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights; and
- (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

It is well accepted that the first element in paragraph 4(a) of the Policy 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. See section 1.7 of the WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("[WIPO Overview 3.0](#)").

The Complainant has shown rights in respect of ESURE Mark for the purposes of the Policy. See section 1.2.1 of the [WIPO Overview 3.0](#). The disputed domain name comprises the Complainant's ESURE Mark in its entirety, together with the words "protect", under the generic Top-Level Domain ("gTLD") ".com".

Where the relevant trademark is recognizable within the disputed domain name, the addition of other terms (whether descriptive, geographical, pejorative, meaningless, or otherwise) would not prevent a finding of confusing similarity under the first element in paragraph 4(a) of the Policy. See section 1.8 of the [WIPO Overview 3.0](#). The Complainant's ESURE Mark is clearly recognizable as the leading element in the disputed domain name and the addition of the term "protection" does not prevent a finding of confusing similarity. See *Esure Insurance Limited v. Istvan Mayer*, WIPO Case No. [D2019-0681](#); and *F5 Networks, Inc. v. Brett Helm*, WIPO Case No. [D2020-1975](#).

The gTLD is a standard registration requirement and may be disregarded for assessing the confusing similarity. See section 1.11.1 of the [WIPO Overview 3.0](#).

Therefore, the Panel finds that the first element in paragraph 4(a) 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.

As the Complainant asserts, the Complainant has not given its consent for the Respondent to use its registered ESURE Mark in a domain name registration. There is no evidence that the Respondent own any registered rights in any trademarks which comprise part or all of the disputed domain name and the Respondent is using the disputed domain name in connection with a bona fide offering of goods and services. Moreover, phishing, identity theft and or fraud on the Respondent's website can never confer rights or legitimate interests on the Respondent. See section 2.13.1 of the [WIPO Overview 3.0](#).

Although the overall burden of proof in the proceedings is on the complainant, where a complainant makes out a prima facie case that the respondent lacks rights or legitimate interests, the burden of production on the second element in paragraph 4(a) of the Policy 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 in paragraph 4(a) of the Policy. See section 2.1 of the [WIPO Overview 3.0](#).

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.

Accordingly, the Panel finds that the second element in paragraph 4(a) of the Policy has been established.

C. Registered and Used in Bad Faith

At the time of registration of the disputed domain name by the Respondent, the Complainant's business with the ESURE Mark was well known. Thus, considering the reputation of the Complainant's ESURE Mark before the registration of the disputed domain name as well as the contents of the website to which the disputed domain name has resolved, it is clear that the Respondent knew about the existence of the Complainant's ESURE Mark.

The login page resolved from the disputed domain name is clearly made to emulate the Complainant's webpage to deceive the public into believing the Respondent's fraudulent business is associated with the Complainant. See *esure Insurance Limited v. Hassan Hussain*, WIPO Case No. [DCO2025-0062](#). The Respondent's such phishing, identity theft, and fraud activities also constitute bad faith. See section 3.4 of the [WIPO Overview 3.0](#).

In conclusion, the Panel finds that the third element in paragraph 4(a) 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 <esureprotect.com> be transferred to the Complainant.

/Yuji Yamaguchi/

Yuji Yamaguchi

Sole Panelist

Date: December 4, 2025