

ADMINISTRATIVE PANEL DECISION

Tempcover Ltd v. Jack Arthur
Case No. D2025-4262

1. The Parties

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

The Respondent is Jack Arthur, United Kingdom.

2. The Domain Name and Registrar

The disputed domain name <tempcoverins.com> is registered with PDR Ltd. d/b/a PublicDomainRegistry.com (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on October 17, 2025. On October 17, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On October 18, 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 (GDPR Masked) and contact information in the Complaint. The Center sent an email communication to the Complainant on October 20, 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 October 24, 2024.

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 October 29, 2025. In accordance with the Rules, paragraph 5, the due date for Response was November 18, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on November 19, 2025.

The Center appointed Aaron Newell 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 the Rules, paragraph 7.

4. Factual Background

The Complainant is part of the RVU Group of companies, which owns the Confused.com and USwitch brands known for providing price comparison services.

The Complainant's business involves the provision of shorter-term and flexible vehicle insurance. The Complainant has since 2013 used the trademarks TEMPCOVER and TEMPCOVER.COM at the domain name <tempcover.com> for the provision of these services. Since its launch it has sold millions of insurance policies and won multiple awards, including for marketing, brand management, technology and enterprise. Customer reviews are largely positive with a Trustpilot score of 4.8 out of 5 stars based on over 38 thousand reviews at the time of filing the Complaint. The Complainant also enjoys a significant social media following.

The Complainant has protected its TEMPCOVER name with multiple trademark registrations, including United Kingdom trademark registration No. UK00002515637 for the mark TEMPCOVER.COM in class 36 (registered on December 4, 2009) and registration No. UK00003399923 for the mark TEMPCOVER in class 36 (registered on August 16, 2019).

The disputed domain name was created on February 19, 2025. The evidence shows that at the time the Complaint was filed the disputed domain name resolved to a website that appears to be a copy of a version of the Complainant's website (the Panel has also verified that the disputed domain name continued to do so at the time of writing this Decision). The website at the disputed domain name portrays that it is run by the Complainant, including by featuring the Complainant's business address and registered company number.

There is no indication in the case file that the Parties have engaged in correspondence with each other, nor any indication that the Respondent has engaged with the Center in respect of these proceedings.

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.

In particular, the Complainant contends that:

- i) the disputed domain name is confusingly similar to its registered trademark because of the common inclusion of the trademark TEMPCOVER, and because the term "ins" as it appears in the disputed domain name is a reference to insurance, and is therefore a descriptive indicator of the Complainant's core field of operation and does nothing to distinguish the disputed domain name from the Complainant's registered trademark;
- ii) the Respondent does not have rights or legitimate interests in the disputed domain name because the Respondent is using the disputed domain name to impersonate the Complainant and is not authorized by the Complainant to use the Complainant's trademark rights, and accordingly the Respondent's conduct is not indicative of legitimate business activity and is not a legitimate noncommercial or fair use of the disputed domain name; and
- iii) the disputed domain name was registered and is being used in bad faith because it is being used to impersonate the Complainant, to mislead consumers and to cause commercial and reputational harm to the Complainant, and the Respondent must at all material times prior to registering the disputed domain name have had knowledge of the Complainant and its business offered under the TEMPCOVER and TEMPCOVER.COM trademarks.

B. Respondent

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

6. Discussion and Findings

Under paragraph 4(a) of the Policy, the Complainant carries the burden of proving:

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

The Respondent's default does not automatically result in a decision in favor of the Complainant.

Paragraph 5(f) of the Rules does however provide that if the Respondent does not submit a response, in the absence of exceptional circumstances, the Panel shall decide the dispute solely based upon the Complaint.

Further, according to paragraph 14(b) of the Rules, the Panel may draw such inferences from the Respondent's failure to submit a Response as it considers appropriate.

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 Complainant's 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.

Further, while the addition of the term "ins" may bear on assessment of the second and third elements, the Panel finds the addition of such term 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.

Further, the Complainant has alleged, and the Respondent has not disputed, that the disputed domain name has been used to impersonate the Complainant. Panels have held that the use of a domain name for illegitimate activity such as impersonation 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.

As noted above, the Complainant has asserted and provided compelling evidence that the Respondent has used the disputed domain name to impersonate the Complainant and mislead consumers by creating the impression that the Respondent's website at the disputed domain name is the Complainant's website, or is connected with the Complainant when it is not.

Paragraph 4(b) of the Policy sets out a list of non-exhaustive circumstances that may indicate that a domain name was registered and used in bad faith, but other circumstances may be relevant in assessing whether a respondent's registration and use of a domain name is in bad faith. [WIPO Overview 3.0](#), section 3.2.1.

The use of a domain name for per se illegitimate activity such as the intentional impersonation of the complainant and/or conduct that is intended to mislead or deceive consumers can never confer rights or legitimate interests on a respondent. Such behavior is manifestly considered evidence of bad faith. [WIPO Overview 3.0](#), section 3.1.4.

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 <tempcoverins.com> be transferred to the Complainant.

/Aaron Newell/

Aaron Newell

Sole Panelist

Date: December 5, 2025