

ADMINISTRATIVE PANEL DECISION

Tempcover Ltd v. Whois Agent, Netlify Inc
Case No. D2025-4289

1. The Parties

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

The Respondent is Whois Agent, Netlify Inc, United States of America.

2. The Domain Name and Registrar

The disputed domain name <secure-tempcover.com> is registered with Name.com, Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on October 20, 2025. On October 21, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On October 21, 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 (Redacted for Privacy, Netlify Inc) and contact information in the Complaint. The Center sent an email communication to the Complainant on October 28, 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 November 3, 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 November 7, 2025. In accordance with the Rules, paragraph 5, the due date for Response was November 27, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on November 28, 2025.

The Center appointed Áron László as the sole panelist in this matter on December 2, 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 company incorporated under the laws of England and Wales, United Kingdom, that operates in the insurance industry. Originally launched in 2006 under the name 'Temporary Cover', the Complainant offers flexible temporary vehicle insurance policies. In 2010, it rebranded its services as 'Tempcover.com'. It offers its short-term insurance services via the website "www.tempcover.com".

The Complainant owns the following TEMPCOVER trademarks:

- United Kingdom Trademark Registration No. UK00003399923, TEMPCOVER (figurative), registered on August 16, 2019; and
- United Kingdom Trademark Registration No. UK00002515637, TEMPCOVER.COM, registered on December 4, 2009.

The disputed domain name was registered on September 20, 2025. The website accessible via the disputed domain name features the Complainant's trademark and invites users to access their policies by entering their email address and policy number. Below the input fields, there is an orange button which the user can click to "Access Policy".

The Respondent appears to be a company based in the United States of America.

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 comprises their trademark, TEMPCOVER, to which the word 'secure' has been added. In this context, 'secure' is descriptive and refers to a safe online environment.

The Complainant further submits that the disputed domain name resolves to a website that invites users to enter personal details in order to access their policy, suggesting a potential illegitimate use for phishing purposes. The Respondent has no rights or legitimate interests in respect of the disputed domain name. The Complainant submits that the Respondent has not used the disputed domain name in connection with any legitimate business activities.

The Complainant submits that the disputed domain name was registered and is being used in bad faith. The Complainant submits that the Respondent was aware of their rights in the TEMPCOVER trademark when registering the disputed domain name. The Complainant also submits that the Respondent has engaged in activity that amounts to impersonation of the Complainant and is likely to divert actual or potential customers away from the Complainant. Furthermore, there is a risk that the Respondent could use the personal information obtained through the website to make phishing emails appear authentic by including genuine information relating to consumers' policies.

The Complainant requests transfer of the disputed domain name.

B. Respondent

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

6. Discussion and Findings

Paragraph 15(a) of the Rules instructs this Panel to decide a complaint based on the statements and documents submitted in accordance with the Policy, the Rules and any rules and principles of law that it deems applicable. Paragraph 4(a) of the Policy requires that a complainant must prove each of the following three elements to obtain an order that a domain name should be cancelled or transferred:

- a) the domain name registered by the respondent is identical or confusingly similar to a trademark or service mark in which the complainant has rights;
- b) the respondent has no rights or legitimate interests in respect of the domain name; and
- c) the domain name has been registered and is being used in bad faith.

In view of the Respondent's failure to submit a Response, the Panel shall decide this administrative proceeding based on the Complainant's undisputed representations pursuant to paragraphs 5(f), 14(a), and 15(a) of the Rules and draw such inferences as it considers appropriate pursuant to paragraph 14(b) of the Rules.

The Panel may accept all reasonable allegations set forth in a complaint. However, the Panel may deny relief where a complaint wholly contains mere conclusory or unsubstantiated arguments. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("[WIPO Overview 3.0](#)"), section 4.3.

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 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 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.

Although the addition of other terms here, "secure-" 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.

Panels have held that the use of a domain name for illegitimate activity, here, claimed impersonation can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.0](#), section 2.13.1.

There is no evidence to suggest that the Respondent is commonly known by the disputed domain name or is making any legitimate noncommercial or fair use of it. The disputed domain name, which is composed of the Complainant's trademark preceded by the term "secure" (a term often used in online environments), carries a risk of implied affiliation with the Complainant's trademark. [WIPO Overview 3.0](#), section 2.5.1.

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 this case, the Panel has noted that the Respondent's website features the Complainant's trademark. This clearly indicates that the Respondent was aware of the Complainant and its trademark when registering the disputed domain name. Internet users searching for the Complainant online may be misled into believing that the Respondent's website is operated by, or otherwise affiliated with, the Complainant.

Panels have held that the use of a domain name for illegitimate activity here, claimed impersonation constitutes bad faith. [WIPO Overview 3.0](#), section 3.4. The fact that the Respondent's website invites users to provide their email address and policy number in order to access their policies, despite the Respondent being unconnected to the Complainant, strongly suggests that the Respondent is collecting this data for illegitimate purposes. 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 <secure-tempcover.com> be transferred to the Complainant.

/Áron László/

Áron László

Sole Panelist

Date: December 15, 2025