

## **ADMINISTRATIVE PANEL DECISION**

esure Insurance Limited v. Host Master, Njalla Okta LLC  
Case No. D2026-0352

### **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 names <esurepolicy.com> and <mysurepolicy.com> are registered with Tucows Domains Inc. (the “Registrar”).

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on January 28, 2026. On January 28, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain names. On January 28, 2026, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain names which differed from the named Respondent (Registration Private) and contact information in the Complaint. The Center sent an email communication to the Complainant on January 30, 2026, 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 February 2, 2026.

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 February 6, 2026. In accordance with the Rules, paragraph 5, the due date for Response was February 26, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on March 3, 2026. Due to an administrative lapse in the Notification of the Complaint of February 6, 2026, the Center granted the Respondent an additional period through March 14, 2026, to indicate whether it wished to participate in the proceeding. The Respondent did not reply.

The Center appointed Mehmet Polat Kalafatoğlu as the sole panelist in this matter on March 24, 2026. 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, esure Insurance Limited, is an insurance company based in the UK. The Complainant states that it has been trading in the UK under the trademark ESURE since 2000 through the websites at <esure.com> and <esuregroup.com>. It also states that today it is one of the leading and most well-known insurance companies in the UK with over one million customers.

The Complainant owns several trademark registrations for ESURE, including the following:

- the UK trademark registration No. UK00902147890 for ESURE, registered on July 15, 2002; and
- the UK trademark registration No. UK00904470423 for ESURE, registered on June 20, 2006.

The disputed domain name <esurepolicy.com> was registered on December 1, 2025, and the disputed domain name <myesurepolicy.com> was registered on December 23, 2025. The Complainant submitted evidence that both of the disputed domain names resolve to webpages that copy the Complainant's login page, requesting user email addresses and passwords.

#### **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 names.

Notably, the Complainant contends that the disputed domain names are confusingly similar to the Complainant's trademark; the Respondent has no rights or legitimate interests in respect of the disputed domain names; and the disputed domain names were registered and are being used in bad faith. In particular, the Complainant asserts that the Respondent is using the disputed domain names to impersonate the Complainant.

##### **B. Respondent**

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

#### **6. Discussion and Findings**

##### **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 Select UDRP Questions ("[WIPO Overview 3.1](#)"), section 1.7.

The Complainant has shown rights in respect of a trademark or service mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.2.1.

The entirety of the mark is reproduced within the disputed domain names. Accordingly, the disputed domain names are confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.7.

Although the addition of other terms here, “policy” and “my”, 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 disputed domain names and the mark for the purposes of the Policy. [WIPO Overview 3.1](#), 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 that 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 3.1](#), 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 names. The Complainant submitted that it has not given its consent for the Respondent to register a domain name incorporating its trademark. In addition, nothing in the available record suggests that the Respondent is commonly known by the disputed domain names.

More importantly, the fact that the Respondent has copied the Complainant’s website’s login page to request user email addresses and passwords indicates that impersonation has been carried out for the purpose of phishing or a similar fraudulent scheme. In this regard, Panels have held that the use of a domain name for such illegal activity can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.1](#), section 2.13.1.

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 names such as those enumerated in the Policy or otherwise.

Accordingly, 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.

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 3.1](#), section 3.2.1.

In the present case, considering the registration dates of the Complainant’s trademark and the registration dates, compositions, and use of the disputed domain names explained above, the Panel finds that the

Respondent targeted the Complainant and its trademark at the time of registering the disputed domain names.

Panels have held that the use of a domain name for illegal activity here, claimed impersonation with a copycat login page, constitutes bad faith. [WIPO Overview 3.1](#), section 3.4. Having reviewed the record, the Panel finds the Respondent's registration and use of the disputed domain names constitutes bad faith under the Policy.

In the absence of a Response and considering the facts of the case, 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 names <esurepolicy.com> and <myesurepolicy.com> be transferred to the Complainant.

*/Mehmet Polat Kalafatoglu/*

**Mehmet Polat Kalafatoglu**

Sole Panelist

Date: April 7, 2026