

ADMINISTRATIVE PANEL DECISION

Tempcover Ltd v. Netlify Inc, Whois Agent
Case No. D2026-3851

1. The Parties

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

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

2. The Domain Name and Registrar

The disputed domain name <tempcover-verify.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 August 27, 2026. On August 28, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On August 28, 2026, 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 (Domain Protection Services, Inc.) and contact information in the Complaint. The Center sent an email communication to the Complainant on September 1, 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 September 1, 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 September 7, 2026. In accordance with the Rules, paragraph 5, the due date for Response was September 27, 2026. The Respondent sent email communications to the Center on September 1, 2026. However, the Respondent did not file any formal Response. Accordingly, the Center notified the commencement of panel appointment process on September 28, 2026.

The Center appointed Wilson Pinheiro Jabur as the sole panelist in this matter on October 5, 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 is part of the RVU Group of companies, which operates in the financial and insurance services and insurance sectors.

One of the Complainant's brands is TEMPCOVER, used in connection with short-term car insurance. The Complainant's official website is available at the domain name <tempcover.com>, which was registered on September 5, 2005.

The Complainant is the owner, amongst others, of the following trademark registrations (Annex 4 to the Complaint):

- United Kingdom trademark registration No. UK00003399923, for TEMPCOVER and device, filed on May 16, 2019, and registered on August 16, 2019, in class 36; and
- United Kingdom trademark registration No. UK00002515637, for TEMPCOVER.COM, filed on May 11, 2009, and registered on December 4, 2009, successively renewed, in class 36.

The disputed domain name was registered on May 15, 2026, and resolves to an active webpage reproducing the Complainant's logo and inviting the Internet users to provide their email address and policy number so as to purportedly access their respective policies.

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 asserts that its CEO created "Temporary Cover Ltd" in 2006 to provide flexible cover for the period during which drivers actually need insurance, with no long-term commitment and no automatic renewals. In 2010 "Temporary Cover" was rebranded to Tempcover.com, which has operated under the TEMPCOVER trademark ever since. As a consequence of the trademark having been used extensively across the United Kingdom in relation to the provision of short-term insurance, the Complainant asserts that the TEMPCOVER trademark has acquired a significant reputation amongst the public in the United Kingdom.

The Complainant further indicates to have released in 2019 an innovative quote process designed to find consumers the cheapest car insurance quote in 90 seconds, thereby making the purchase of insurance quicker and easier. The Complainant further states that it subsequently won various industry awards for its product offering (Annex 9 to the Complaint). The Complainant further asserts to operate profiles on various social media platforms on which the Complainant's trademark is featured prominently (Annex 10 to the Complaint).

According to the Complainant, the disputed domain name consists of the Complainant's TEMPCOVER.COM trademark with the addition of the descriptive word "verify" separated by a hyphen, which does not avoid a finding of confusing similarity with the Complainant's trademark.

The Complainant submits that the disputed domain name is being used in connection with a webpage that displays the Complainant's logo and invites Internet users to provide personal details, including their email address and policy number, in order to access their policy documents (Annex 13 to the Complaint), in an attempt to impersonate the Complainant.

Regarding the absence of the Respondent's rights or legitimate interests, the Complainant argues that:

- i. the use of the Complainant's trademark in the website available at the disputed domain name is not authorized by the Complainant;
- ii. there is no evidence that the Respondent has ever used or made preparations to use the disputed domain name or the TEMPCOVER trademark in connection with a legitimate business, or that it has otherwise been known by the disputed domain name; and
- iii. the Respondent is not making a legitimate, noncommercial or fair use of the disputed domain name, without intent for commercial gain to misleadingly divert consumers or to tarnish the reputation that exists in the Complainant's trademark.

Lastly, the Complainant submits that the disputed domain name was registered and is being used in bad faith given the fraudulent intent to impersonate the Complainant and harm Internet users. In addition to that, the Respondent has already been found to have acted in bad faith in registering and using other domain names infringing the Complainant's rights in prior UDRP cases: *Tempcover Ltd v. Whois Agent, Netlify Inc.*, WIPO Case No. [D2025-4289](#) and *Tempcover Ltd v. Whois Agent, Netlify Inc.*, WIPO Case No. [D2026-0582](#).

B. Respondent

The Respondent did not formally reply to the Complainant's contentions. On September 1, 2026, the Respondent forwarded the email "thread" containing the Amended Complaint to its fraud prevention department, following which the Center received an automated response in connection thereof.

6. Discussion and Findings

Paragraph 4(a) of the Policy sets forth three requirements, which have to be met for this Panel to order the transfer of the disputed domain name to the Complainant:

- (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.

The Complainant must prove in this administrative proceeding that each of the aforesaid three elements is present in order to obtain the transfer of the disputed domain name.

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 name. Accordingly, the disputed domain name is confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.7.

Although the addition of other term, “verify”, and a hyphen 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 3.1](#), 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.

In that sense, and according to the evidence submitted, the Complainant has made a prima facie case against the Respondent who has not been commonly known by the disputed domain name and is neither authorized, licensed, or been allowed to use the Complainant’s trademark, whether in the disputed domain name, or in any other way.

Also, the lack of evidence as to any trademarks registered by the Respondent corresponding to the disputed domain name, corroborates the indication of an absence of rights or legitimate interests in the disputed domain name.

Furthermore, panels have held that the use of a domain name for illegal activity such as impersonation/passing off, or other types of fraud can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.1](#), section 2.13.1.

The Panel finds the second element of the Policy has been established.

C. Registered and Used 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.

This case presents the following circumstances which indicate under the balance of probabilities bad faith registration and use of the disputed domain name:

a) the composition of the disputed domain name reproducing the TEMPCOVER trademark, with the addition of “verify”, (previous UDRP panels have consistently found that the mere registration of a domain name that is identical or confusingly similar to a famous or widely-known trademark by an unaffiliated entity can by itself create a presumption of bad faith. See [WIPO Overview 3.1](#), section 3.1.4);

b) the Respondent has been using the disputed domain name in connection with a website purportedly providing access for the Complainant's customers to the details of their respective policies, also products, and reproducing the Complainant's logo, in a clear attempt to impersonate the Complainant and capture personal data of the Complainant's customers;

c) the Respondent has provided no evidence of any actual or contemplated good faith use by it of the disputed domain name; and

d) the privacy protection service was used for registration of the disputed domain name, which together with the other circumstances of the case, may support the Panel's finding of bad faith.

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 <tempcover-verify.com> be transferred to the Complainant.

/Wilson Pinheiro Jabur/

Wilson Pinheiro Jabur

Sole Panelist

Date: October 13, 2026