

ADMINISTRATIVE PANEL DECISION

Tempcover Ltd v. Dz Shk
Case No. DCC2026-0015

1. The Parties

The Complainant is Tempcover Ltd, United Kingdom, represented by Venner Shipley LLP, United Kingdom (“UK”).

The Respondent is Dz Shk, United States of America.

2. The Domain Name and Registrar

The disputed domain name <tempcover.cc> (“Disputed Domain Name”) is registered with NameCheap, Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on July 7, 2026. On July 7, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On July 8, 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 (Redacted for Privacy, Privacy service provided by Withheld for Privacy ehf) and contact information in the Complaint. The Center sent an email communication to the Complainant on July 9, 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 amendment to the Complaint on July 10, 2026.

The Center verified that the Complaint together with the amendment to the 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 July 27, 2026. In accordance with the Rules, paragraph 5, the due date for Response was August 16, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on August 19, 2026.

The Center appointed Kar Liang Soh as the sole panelist in this matter on August 25, 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 a UK company. Since 2006, the Complainant has been offering short-term car insurance products. By 2013, the Complainant has sold over 1 million policies in the UK. By 2016, the 2 millionth policy was achieved. The Complainant has won many industry awards for its products.

The Complainant has been operating under the trademark TEMPCOVER since 2010. The following are selected registrations incorporating the trademark TEMPCOVER (the “TEMPCOVER Trademark”):

Jurisdiction	Trademark	Registration date
UK	UK00003399923 for TEMPCOVER	August 16, 2019
UK	UK00002515637 for TEMPCOVER.COM	December4, 2009

The Complainant is regularly featured in the press and operates social media pages which prominently feature the TEMPCOVER Trademark. The Complainant operates a website under the domain name <tempcover.com>. The website prominently features the TEMPCOVER Trademark with the initial letter “T” in a stylized form. The stylized letter “T” is also separately featured on the website with the foreground and background colours inversed. Both featured versions of the letter “T” (collectively, the “T Logo”) are shown below:



The Complainant has also registered black and white versions of the T Logo as trademarks, including:

Jurisdiction	Trademark number	Filing date	Registration date		
UK	UK00004281585	October 21, 2025	January 9, 2026		
UK	UK00004281610	October 21, 2025	January 9, 2026		

Very little is known about the Respondent whose identity was redacted for privacy until the Registrar disclosed the underlying registrant details.

The Disputed Domain Name was registered on November 11, 2025. At the time of filing the Complaint, the Disputed Domain Name resolved to a bare login webpage. The webpage contained the following prominent elements:

- A text field purportedly for receiving a PIN entry for further access by a user;
- A title “Tempcover – Temporary Vehicle Insurance”;
- A splash loading page containing the T Logo in the centre of a large orange background is displayed while the webpage is loading; and
- The T logo is used as a favicon.

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:

- a) The Disputed Domain Name is identical and confusingly similar to the Complainant's TEMPCOVER Trademark. The Top-Level Domain is ".cc" is not irrelevant to determining confusing similarity under the UDRP;
- b) The Respondent has no rights or legitimate interests in respect of the Disputed Domain Name. The orange background of the splash page of the website resolved from the Disputed Domain Name is identical to the Complainant's website branding. Use of the Complainant's marks on the website is not authorized by the Complainant and is evidence that the Respondent knew of the Complainant and the Complainant's website when registering the Disputed Domain Name. The Respondent was trying to impersonate the Complainant by using the Disputed Domain Name. The Respondent is not making a legitimate, noncommercial or fair use of the Disputed Domain Name; and
- c) The Disputed Domain Name was registered and is being used in bad faith. The use of the Disputed Domain Name misleads consumers to believe the website resolved therefrom is associated with the Complainant's website. And is done intentionally to impersonate the Complainant and to deceive consumers into thinking the Disputed Domain Name is operated by or connected to the Complainant. Given the Complainant's reputation, it is inconceivable that the Respondent was unaware of the Complainant's businesses when registering the Disputed Domain Name. The Respondent has intentionally attempted to attract, for commercial gain, Internet users to the website resolved from the Disputed Domain Name by creating a likelihood of confusion with the Complainant's marks as to the source, affiliation, endorsement or control of the website.

B. Respondent

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

6. Discussion and Findings

The Complainant must establish all three elements of paragraph 4(a) of the Policy to succeed, namely:

- a) The Disputed Domain Name 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 Disputed Domain Name; and
- c) 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 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 TEMPCOVER 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 Top-Level Domain “.cc” is viewed as a standard registration requirement and as such is disregarded under the first element. [WIPO Overview 3.1](#), section 1.11.1.

The entirety of the mark is reproduced within the Disputed Domain Name. Accordingly, the Disputed Domain Name is identical to the TEMPCOVER Trademark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.7.

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 the 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 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.

There is no evidence before the Panel to suggest that the Respondent has used the Disputed Domain Name with a bona fide offering, is known by the Disputed Domain Name, or has made any legitimate noncommercial or fair use of the Disputed Domain Name.

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. Notably, paragraph 4(b)(iv) of the Policy highlights the following situation of bad faith registration and use:

“by using the domain name, you have intentionally attempted to attract, for commercial gain, Internet users to your web site or other on-line location, by creating a likelihood of confusion with the complainant’s mark as to the source, sponsorship, affiliation, or endorsement of your web site or location or of a product or service on your web site or location.”

The various prominent elements of the website resolved from the Disputed Domain Name clearly illustrate the circumstances outlined in paragraph 4(b)(iv). The Respondent's registration and use of TEMPCOVER Trademark as the Disputed Domain Name, the depiction of the T Logo both on the splash loading page and the favicon of the website resolved from the Disputed Domain Name, and the use of the title of the website which demonstrates the Respondent's knowledge of the insurance business of the Complainant cannot be explained otherwise. The Respondent's registration and use of the Disputed Domain Name must clearly have stemmed from knowledge of the Complainant's business, the Complainant's Trademark and the T Logo. The Respondent is clearly intentionally attempting to attract Internet users to the website resolved from the Disputed Domain Name for commercial gain, by creating a likelihood of confusion with the TEMPCOVER Trademark and T Logo as to the source, sponsorship, affiliation, or endorsement of the website.

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.cc> be transferred to the Complainant.

/Kar Liang Soh/

Kar Liang Soh

Sole Panelist

Date: September 14, 2026