

ADMINISTRATIVE PANEL DECISION

esure Insurance Limited v. Hassan Hussain
Case No. DCO2025-0062

1. The Parties

The Complainant is esure Insurance Limited, United Kingdom ("UK"), represented by Keltie LLP, UK.

The Respondent is Hassan Hussain, UK.

2. The Domain Name and Registrar

The disputed domain name <esure.com.co> 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 30, 2025. On July 30, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On July 30, 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 (Registration Private) and contact information in the Complaint. The Center sent an email communication to the Complainant on August 4, 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 August 5, 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 August 8, 2025. In accordance with the Rules, paragraph 5, the due date for Response was August 28, 2025. The Respondent sent an email communication to the Center on August 18, 2025. The Center informed the Parties that it would proceed with panel appointment on September 2, 2025. The Respondent sent another email communication to the Center on the same day.

The Center appointed Adam Samuel as the sole panelist in this matter on September 8, 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 UK digital insurance company which is part of esure Group PLC. It owns a number of UK trademarks for ESURE, including registration no. UK00002204410, registered on January 14, 2000. The disputed domain name was registered on May 27, 2025. The Complainant registered the domain name <esure.com> on May 26, 1998.

Currently, the disputed domain name resolves to a page that reads “Internal server error”. Previously, the disputed domain name resolved to a page inviting users to login to their account with “esure”, giving their email address and password. The same website contained an “esure Privacy Notice” purporting to be that of “esure Group Plc” and appears to be substantially copied from the Complainant’s own website’s privacy notice. The same website also contained a notice of “Accessibility” displaying the Complainant’s name and postal address with an email address ending “[...]@esure.com”.

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 disputed domain name incorporates the Complainant’s registered trademark in its entirety. The additional “.com” and “.co” elements do not suffice to distinguish the names and trademarks. The Respondent does not own any registered rights in any trademarks which comprise part or all of the disputed domain name. The term “esure” is not descriptive in any way. Nor does it have any generic dictionary meaning. The Complainant has not given its consent for the Respondent to use its registered trademarks in a domain name registration.

The Respondent must have been aware of the Complainant’s business reputation when it registered the disputed domain name. The Respondent’s homepage contains a login form requesting customers’ email addresses and passwords. This raises serious concerns about phishing, identity theft and fraud. There is a real risk that the impersonating website will obtain personal information from the unsuspecting public. The Respondent is using the disputed domain name in order to deceive and attract Internet users to the website by creating a likelihood of confusion with the Complainant’s mark and exposing them to the risk of fraud, identity theft or financial harm.

B. Respondent

The Respondent emailed the Center on August 18, 2025, in response to receiving Annexes 8-12 of the Complaint: “whats up”. The Respondent emailed the Center again on September 2, 2025, in response to receiving Commencement of Panel Appointment Process: “what, the domain has been taken down...”.

6. Discussion and Findings

To succeed, the Complainant must demonstrate that all of the elements listed in paragraph 4(a) of the Policy have been satisfied:

(i) the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights;

- (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.

A. Identical or Confusingly Similar

The disputed domain name consists of the Complainant's trademark and the country code Top-Level Domain ("ccTLD") ".com.co". The ccTLD is irrelevant here as it is a standard registration requirement. See section 1.11.1 of the WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("[WIPO Overview 3.0](#)").

The entirety of the mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is identical to the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

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

B. Rights or Legitimate Interests

The Respondent is not called "esure" or anything similar. There is no evidence that the Complainant has ever authorised the Respondent to use its trademarks. The Respondent has been using the Complainant's trademark and logo on its website to impersonate the Complainant and invite the Complainant's customers to give the Respondent their email addresses and passwords that they would normally use to access their accounts with the Complainant.

For these reasons, the Panel concludes that the Complainant has met this element. See section 2.1 of the [WIPO Overview 3.0](#).

C. Registered and Used in Bad Faith

When registering the disputed domain name, the Respondent clearly knew of the Complainant's business. The Respondent's privacy and accessibility notices refer to the Complainant and is largely copied from the Complainant's website. The Respondent has used the website to which the disputed domain name resolves both to impersonate the Complainant and to invite the Complainant's customers to give the Respondent the email addresses and passwords that these customers would normally use to login to their accounts with the Complainant. These activities constitute bad faith.

For these reasons, 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 <esure.com.co> be transferred to the Complainant.

/Adam Samuel/

Adam Samuel

Sole Panelist

Date: September 12, 2025