

## **ADMINISTRATIVE PANEL DECISION**

U K Insurance Limited v. Prince Kateta  
Case No. D2024-0949

### **1. The Parties**

The Complainant is U K Insurance Limited, United Kingdom, represented by Sipara, United Kingdom.

The Respondent is Prince Kateta, United Kingdom.

### **2. The Domain Name and Registrar**

The disputed domain name <zebradirectline.com> is registered with Squarespace Domains II LLC (the “Registrar”).

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on March 4, 2024. On March 5, 2024, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On March 6, 2024, 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 (Contact Privacy Inc. Customer 7151571251) and contact information in the Complaint. The Center sent an email communication to the Complainant on March 11, 2024, 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 March 18, 2024.

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 March 21, 2024. In accordance with the Rules, paragraph 5, the due date for Response was April 10, 2024. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on April 12, 2024.

The Center appointed Steven A. Maier as the sole panelist in this matter on April 19, 2024. 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 registered in the United Kingdom. It is a provider of insurance services under various brands and trademarks including DIRECT LINE.

The Complainant is the owner of trademark registrations comprising or incorporating the mark DIRECT LINE, including for example the following:

- United Kingdom trademark registration number 1392344 for the word mark DIRECT LINE, registered on September 6, 1991 for insurance services in International Class 36; and
- United Kingdom trademark registration number 2200272 for the word mark DIRECTLINE.COM, registered on December 10, 1999 for insurance and other services in International Class 36.

The disputed domain name was registered on February 16, 2023.

The Complainant exhibits evidence that the disputed domain name has resolved to a website headed "Compare Insurance" and inviting users to obtain comparative insurance quotations from an organization named "Quotezone.co.uk". The Complainant provides further evidence that clicking on relevant links on that website redirects the user to a website referring to, and including the logos of, a number of the Complainant's competitors.

#### **5. Parties' Contentions**

##### **A. Complainant**

The Complainant submits that its trademark DIRECT LINE has acquired significant reputation and has become widely recognized by consumers in the United Kingdom as designating the Complainant's services. It states that it has operated since 1985 and issued 9.5 million insurance policies in 2022 across its various brands including DIRECT LINE. It exhibits evidence of a substantial presence on social media and of significant industry and consumer rankings and accolades.

The Complainant submits that the disputed domain name is confusingly similar to its DIRECT LINE trademark. It contends that the addition of the term "zebra" does not prevent its trademark from being recognizable within the disputed domain name and, further, that there exists another insurance provider named "Zebra" (based in the United States of America) which only adds to the likelihood of customer confusion.

The Complainant submits that the Respondent has no rights or legitimate interests in respect of the disputed domain name. It contends that the Respondent has not commonly been known by the disputed domain name and that the Respondent is making neither bona fide commercial use nor legitimate noncommercial or fair use of the disputed domain name. The Complainant submits that, on the contrary, the Respondent is using the disputed domain name misleadingly to divert Internet users to an insurance comparison website which promotes the services of affiliates including the Complainant's competitors.

The Complainant contends that the disputed domain name was registered and is being used in bad faith. It submits that, by virtue of offering insurance services, the Respondent was highly likely to have been aware of the Complainant's trademark at the time it registered the disputed domain name. The Respondent submits that, by combining its DIRECT LINE trademark with the "Zebra" name, the Respondent is seeking to

confuse Internet users into believing that its website is affiliated with the Complainant, and/or with a collaboration between the Complainant and the “Zebra” insurance business. The Complainant contends that the Respondent is thereby seeking to disrupt the Complainant’s business by diverting Internet users to its competitors (paragraph 4(b)(iii) of the Policy), and/or misleadingly attracting Internet users to its website for commercial gain (paragraph 4(b)(iv) of the Policy).

The Complainant exhibits evidence that it sent cease and desist correspondence to the Respondent in December 2023 and February 2024, and asserts that the Respondent made no reply to those communications.

The Complainant requests the transfer of the disputed domain name.

## **B. Respondent**

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

## **6. Discussion and Findings**

In order to succeed in the Complaint, the Complainant is required to show that all three of the elements set out under paragraph 4(a) of the Policy are present. Those elements are that:

- (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 Complainant has established that it is the owner of registered trademark rights for the mark DIRECT LINE.

The disputed domain name incorporates that trademark, preceded the additional term “zebra”, which does not prevent the Complainant’s trademark from being recognizable within the disputed domain name.

The Panel therefore finds that the disputed domain name is confusingly similar to a trademark in which the Complainant has rights.

### **B. Rights or Legitimate Interests**

In the view of the Panel, the Complainant’s submissions set out above give rise to a prima facie case that the Respondent has no rights or legitimate interests in respect of the disputed domain name. However, the Respondent has failed to file a Response in this proceeding and has not submitted any explanation for its registration and use of the disputed domain name, or evidence of rights or legitimate interests on its part in the disputed domain name, whether in the circumstances contemplated by paragraph 4(c) of the Policy or otherwise.

The Panel finds, on the contrary, that the Respondent registered and has used the disputed domain name unfairly to target the Complainant’s trademark rights, which cannot give rise to rights or legitimate interests on the part of the Respondent.

The Panel therefore finds that the Respondent has no rights or legitimate interests in respect of the disputed domain name.

### **C. Registered and Used in Bad Faith**

The Panel finds the Complainant's trademark DIRECT LINE to be distinctive and to have become widely associated with the Complainant's services among consumers (especially in the United Kingdom). The Respondent has used the disputed domain name to link to insurance services including those competitive with the Complainant and has offered no explanation for its registration or use of the disputed domain name. The Panel infers in the circumstances that the Respondent registered the disputed domain name with the Complainant's DIRECT LINE trademark in mind and with the intention of taking unfair advantage of the Complainant's goodwill attaching to that trademark.

The Panel finds further that the Respondent's use of the disputed domain name is liable to mislead Internet users into believing that its website is owned or operated by, or otherwise affiliated with, the Complainant, possibly in collaboration with another insurance provider named "Zebra". In fact, the Respondent's website redirects Internet users to other providers of insurance services, including those competitive with the Complainant, being the Respondent's advertising affiliates. The Panel therefore finds that, by using the disputed domain name, the Respondent has intentionally attempted to attract, for commercial gain, Internet users to its website by creating a likelihood of confusion with the Complainant's trademarks as to the source, sponsorship, affiliation, or endorsement of its website or of a product or service on its website (paragraph 4(b)(iv) of the Policy).

The Panel finds in the circumstances that the disputed domain name has been registered and is being used in bad faith.

### **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 <zebradirectline.com> be transferred to the Complainant.

*/Steven A. Maier/*

**Steven A. Maier**

Sole Panelist

Date: May 3, 2024