

# ! IMPORTANT DEADLINE: JULY 10, 2026

## DARK HORSE CPAs

# DIY GUIDE: COVID RELIEF PROTECTIVE CLAIM

How to review your IRS records and self-file a protective claim if you may be affected.



### 1) QUICK TAKE

Some taxpayers may be eligible for refunds or abatements of IRS penalties and interest tied to the COVID-era relief period. This is not automatic. The first step is reviewing your IRS transcripts to see whether you may have a claim.



### 2) COMMON SIGNS YOU MIGHT QUALIFY

- ✓ You late-filed a 2019, 2020, 2021, or 2022 tax return
- ✓ You owed taxes on your 2019–2022 tax returns
- ✓ You were paying off a balance from 2018 or earlier during COVID
- ✓ You received an IRS notice between 1/20/2020 and 7/10/2023



### 3) COMMON SIGNS YOU MAY NOT QUALIFY

- You filed all tax returns on time
- You received refunds for 2019 through 2022
- Your primary source of income was W-2 during 2019–2022

### 4) WHAT TO DO — DIY STEPS

- Watch the overview video to understand the issue.
- Log in to your IRS Online Account or create one. Pull your Account Transcript and, if available, your Record of Account Transcript for 2019, 2020, 2021, and 2022.
- Review your transcripts for penalties, interest, payments, credits, or IRS notices connected to the period from 1/20/2020 to 7/10/2023.
- If you identify a potential issue, complete a Protective Claim using IRS Form 843 to preserve your refund.
- Mail your signed claim by certified mail or another trackable method, and keep copies of everything you send.

### 5) WHAT TO LOOK FOR ON YOUR TRANSCRIPTS

| Look For                | Why It Matters   |
|-------------------------|--|
| Failure-to-file penalty | May indicate a late-file penalty worth reviewing         |
| Failure-to-pay penalty  | May indicate a late-payment penalty worth reviewing      |
| Interest assessed       | May indicate interest charged during the affected period |
| Payments or credits     | Helps determine refund vs. abatement position            |
| Abatement or adjustment | May show prior relief was already applied                |

### 6) USEFUL LINKS & VIDEOS



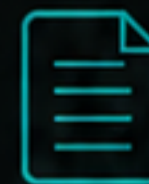
Overview Video

[vimeo.com/1196791236](https://vimeo.com/1196791236)



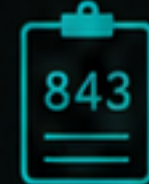
Transcript Access Video

[vimeo.com/1196808592](https://vimeo.com/1196808592)



IRS Get Transcript

[irs.gov/individuals/get-transcript](https://irs.gov/individuals/get-transcript)



IRS Form 843

[irs.gov/forms-pubs/about-form-843](https://irs.gov/forms-pubs/about-form-843)



Form 843 PDF: [irs.gov/pub/irs-pdf/f843.pdf](https://irs.gov/pub/irs-pdf/f843.pdf)



Form 843 Instructions: [irs.gov/pub/irs-pdf/i843.pdf](https://irs.gov/pub/irs-pdf/i843.pdf)



### 7) IMPORTANT NOTES

- This is a self-service option. Dark Horse is not reviewing your facts unless you engage us.
- Filing a claim does not guarantee that the IRS will approve a refund or abatement.
- If your potential refund is significant, you may want professional help.

<https://www.taxpayeradvocate.irs.gov/news/tax-blog/protect-your-potential-covid-19-disaster-relief-refunds-by-filing->