

By Mark Sibthorpe September 3, 2018

Flood aftermath is linked to post traumatic stress. Here are some findings from a study conducted by Queensland University following a flood:

"The findings showed that aftermath stress contributed to poor mental health outcomes over and above the flood itself, prior mental health issues and demographic factors," Ms Dixon said.<sup>1</sup>

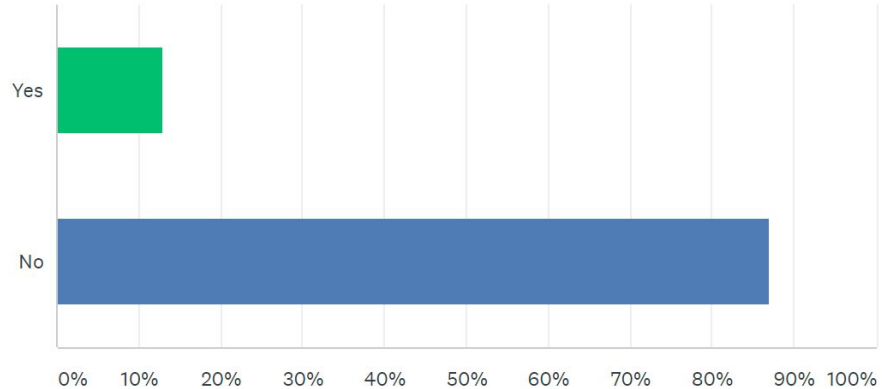
"Aftermath stress was the strongest predictor of post-traumatic stress symptoms with 75 per cent of people saying the most difficult aspect was the aftermath and dealing with insurance companies," she said.

With this in mind, I felt it was important to understand how New Brunswick flood victims were treated.

The first thing to note, as chart one shows, is that 87% of victims did not have overland flood insurance. Therefore, most support for victims would come from government.

## Did you have overland flood insurance

Answered: 23 Skipped: 2



**Chart 1 Proportion of respondents with overland flood insurance**

In terms of levels of satisfaction, 55% of those insured were extremely frustrated and 9% frustrated. 9% of those with insurance were extremely satisfied.

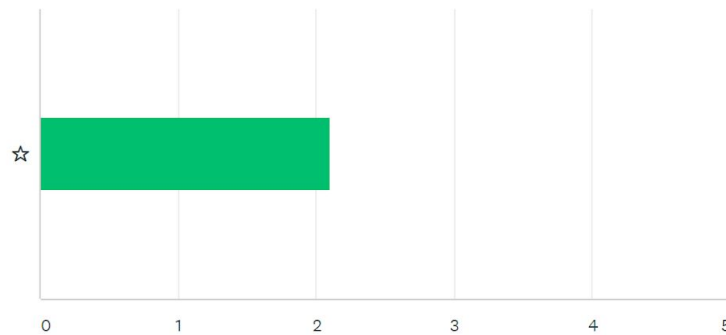
Flood victim: [click here to take the survey](#)

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<sup>1</sup> <https://www.sciencedaily.com/releases/2015/05/150527103104.htm>

Were you satisfied with your insurance provider? 0 stars means you were extremely frustrated and 5 stars means extremely satisfied.

Answered: 10 Skipped: 15

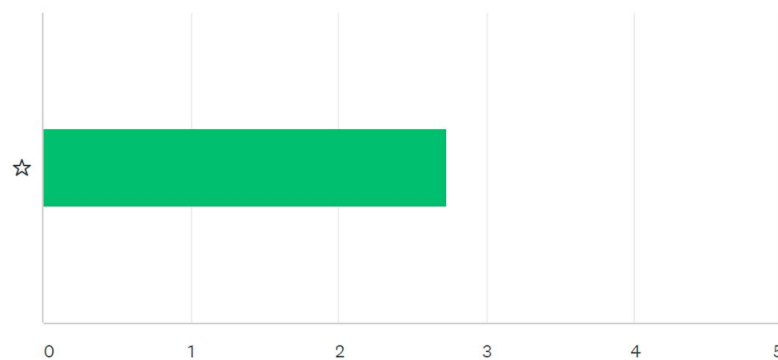


### Chart 2 Insurance provider satisfaction rating

As for government, survey results showed a somewhat better result, with only 31% extremely frustrated and 9% frustrated. 19% were extremely satisfied.

Were you satisfied with government support? 0 stars means you were extremely frustrated and 5 stars means extremely satisfied.

Answered: 15 Skipped: 10



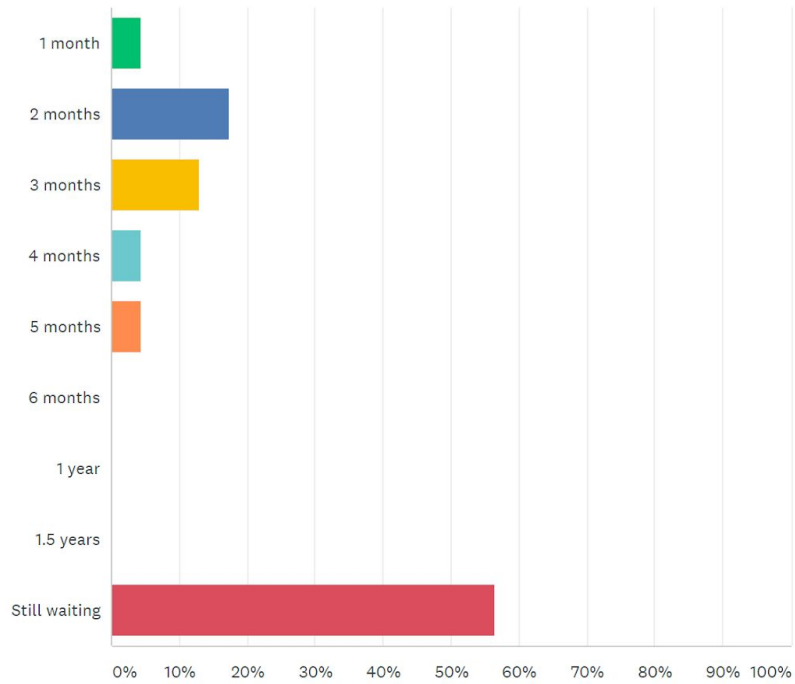
### Chart 3 Govt satisfaction rating

Based on the post flood PTSD study, and the fact that so many people are extremely unsatisfied, this suggest that many flood victims will likely be suffering unnecessary emotional distress

For example, 54% of flood victims have not yet received compensation (chart 4). Note that insurance companies that provided compensation were quicker to react than government.

If you received compensation, how long from the time of the damage until you received a payment for damages? This question does not include clean up, de-molding or demolition.

Answered: 23 Skipped: 2

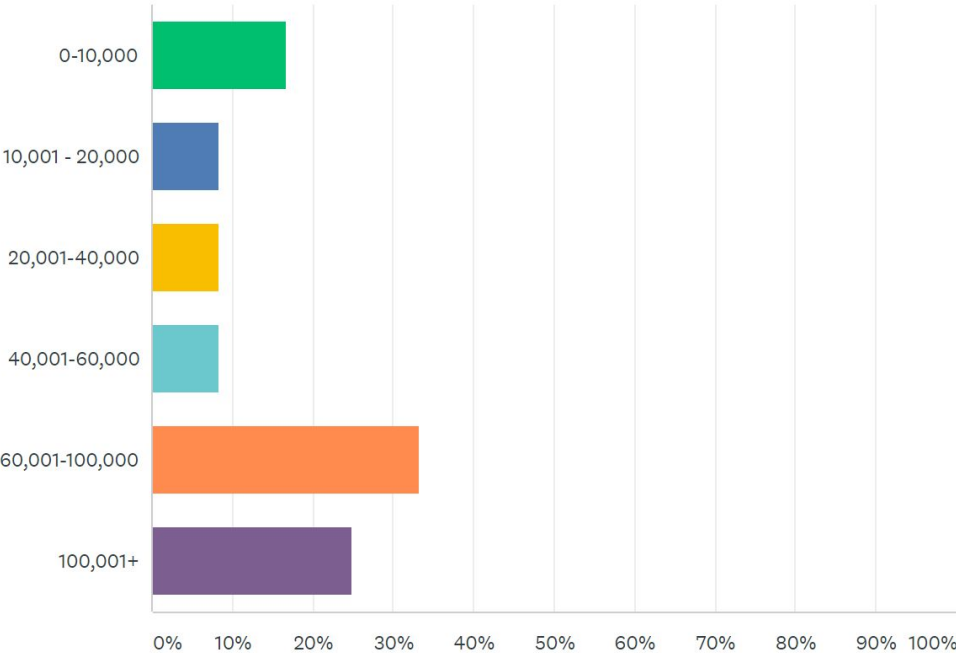


**Chart 4 duration of wait**

Most flood victims had over \$60,000 in damages but did not receive this amount in compensation as chart 5 shows.

# How much damage to house

Answered: 24 Skipped: 1

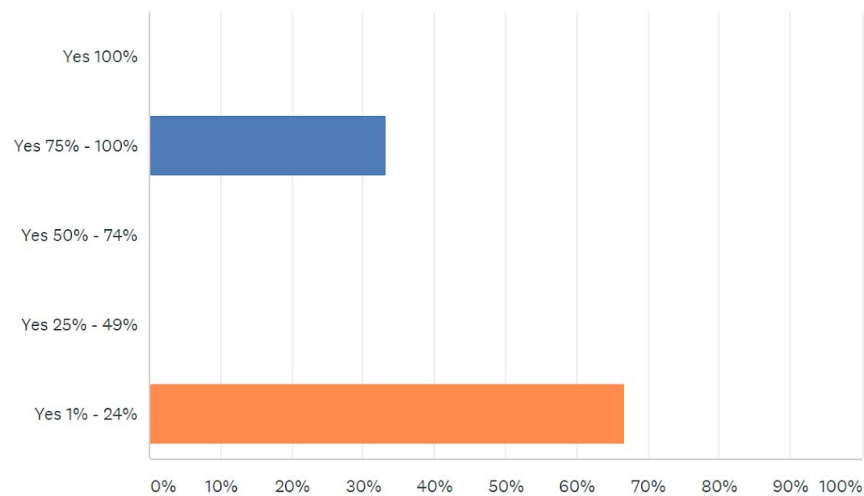


**Chart 5 flood damage**

In terms of compensation, most flood victims only received a small portion of their damages in compensation (chart 6/7) and 45% of people have not received any compensation from government.

## If you had overland flood insurance, were you compensated for your loss

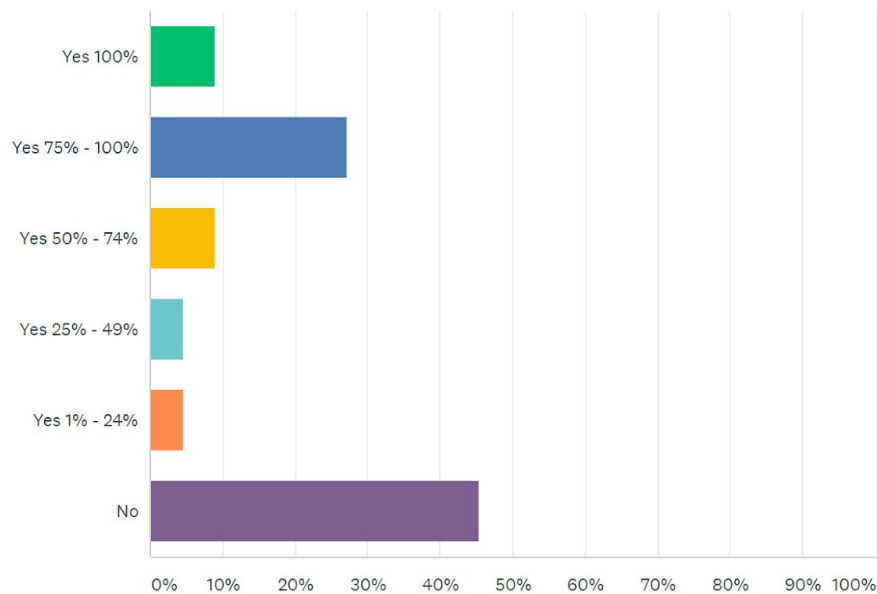
Answered: 6 Skipped: 19



**Chart 6 66% of victims only received between 1% and 24% in compensation.**

Did the government compensate you for overland flood damage to your home?

Answered: 22 Skipped: 3



**Chart 7 48% of victims have received no compensation from the government.**

### Conclusion:

**Based on these survey results, flood victims are likely suffering from PTSD. According to the research done by Queensland University, this is because how victims are treated after the catastrophe is the main contributor to PTSD; even more than the flood itself. My**

own personal observations confirm this; divorce, financial ruin and individuals that simply cannot cope with their daily lives. The survey results show that insurance companies and government can reduce PTSD by being more proactive.

#### **About Mark Sibthorpe**

I am the founder of [www.pogo.pro](http://www.pogo.pro) / [www.flood-claim.com](http://www.flood-claim.com) and have worked with dozens of homeowners in Quebec and NB. The platform I have developed is designed to help streamline the claims process and help homeowners recover from disasters.