

Staying healthy after a flood

Practical coping strategies to support your whole health

Looking after your health following a disaster:

- Make mental health and self-care a priority
- Try to focus on physical health – eat well, rest and keep active
- Do your best to keep socially healthy – connect with others
- Have a plan to stay financially well to get you back on track



Coping with the aftermaths of a flood can be heartbreaking and take a toll on our total health. When our health is at risk, everything can be impacted. Our overall wellbeing is connected to our mental, physical, social and financial health. Learning to identify signs of stress and ways to cope after a natural disaster is crucial in the rebuild process.

At Zurich, we care about your health. We are here to support the financial wellbeing of our customers by paying claims, but we also provide value beyond just insurance cover with health support for every journey.

Impacts to your mental health

Common reactions following a flood event include being sad, angry, overwhelmed and numb. In most cases, these feelings fade over a couple of weeks.

Signs to watch out for include;

- being sad for a prolonged period
- having trouble concentrating or focussing
- feeling tired all the time
- changes to eating habits
- not sleeping or not wanting to get out of bed
- frequently replaying the events of flood with feelings of guilt – especially around things you could have done differently.

These feelings will normally be experienced once the initial shock and immediate threat and clean up are over and can be normal. If they continue for a prolonged period and don't seem to be improving or are affecting your ability to function, then its best to reach out to a medical professional as soon as possible.

The impact of floods on mental health is concerning. An Australian study of people affected by floods¹ has shown a significant increase on mental health conditions including an increase in probable anxiety (16%), Post Traumatic Stress Disorder (PTSD) (15%), depression (15%) and a 7% increased risk of suicidal ideation. Any of these mental health conditions can be triggered by many of the stressors you may experience during and after significant loss due to flooding. This study also indicated that the more intense your exposure to the flood, the more progressively worse a mental health condition might become. Impacts of flood-related depression appear to be higher if you are a business owner given your need for increased support and vulnerability².

We all face stressors in our lifetime and developing the skills to cope is most important.

Make mental health a priority

- **Limit news exposure:** Try to reduce feelings of anxiety and stress by limiting news and social media exposure in relation to the floods. Remain connected to essential information and warnings but be mindful that constant watching can cause you to re-live your own experience and increase your risk of PTSD – this is especially true for children³.
- **Practice self-care:** It might seem selfish or impossible to take time out for yourself following a disaster event, but self-care is so important at this time, particularly if you're caring for others.
- **You're not alone:** The road to recovery might feel lonely at times, but remember many people are going through the same journey as you.



Focus on physical health

- **Keep to healthy habits:** When your world is turned upside down, it might be hard to make healthy lifestyle choices. Try to make time for quality rest, eat healthily and exercise if you can, even if for limited periods of time. The government provides some free advice on the benefits of exercise and diet on your mood, including links to support services⁴.
- **Try to avoid relying on drugs or alcohol:** Substances may help in the short term, but can create longer term problems to tackle.
- **Get back into routine:** Aim to get back into a daily routine as soon as you can. This is important for both you and your family. If you can mirror the routine you had prior to the flood, this would benefit you the most.

Keep socially healthy

- **Connect with others:** Contact family and friends as soon you can after the flood. Having social support and people you can talk to about your feelings and experience is important.
- **Accept help:** Take up offers of help from people and where you can, offer to help others. The benefits of helping others has shown to be beneficial to your own mental health⁵.
- **Keep going!** You may not have all the answers and may not know what to do next and that's OK. Write down or talk about how you are feeling. Tackle one task at a time and put one foot in front of the other. Most importantly reach out to those that can support you.

Stay financially well

Experiencing severe flooding leading to loss of, or damage, to your personal possessions can create significant financial costs and worry.

If you're a Zurich customer, we are here to support your financial health and help you get back on your feet.

Seek support

You're not alone. Other support services that may help include:

- Australian Government Disaster Assistance
Website: www.disasterassist.gov.au
- The Australian Centre for Grief and Bereavement: <https://www.grief.org.au/>
- Australian Child and Adolescent Trauma, Loss and Grief Network:
www.earlytraumagrief.anu.edu.au
- Red Cross:
<https://www.redcross.org.au/emergencies/coping-after-a-crisis/>

For times of extreme crisis, the following emergency services can help:

- Lifeline 13 11 14
- MensLine Australia 1300 78 99 78
- Suicide Call Back Service 1300 659 467
- Kids Helpline 1800 55 1800

References:

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<https://www.nature.com/articles/s41562-021-01216-3>
4. Health Direct: Exercise and Mental Health
<https://www.healthdirect.gov.au/exercise-and-mental-health>
5. Mental Health Foundation: What are the health benefits of altruism?
<https://www.mentalhealth.org.uk/publications/doing-good-does-you-good/health-benefits-altruism>

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