

I had originally put this together for 13th Age. Here is the D&D 5th Edition version.

Stress & Insanity

A PC exposed to extreme mental exertion, soul-shivering horror, torture or bearing witness to unspeakable acts or sights can potentially suffer **Stress**. Some environmental effects can inflict **Stress**, such as surviving a particularly nasty battle, or spending several days without food. **Stress** can also be generated by encountering certain creature types. Aberrations, Dragons, Fiends, high level Undead or creatures that are at least 5 CR levels higher than the PC can generate **Stress** for the PC.

If a PC has acquired between 3 - 4 **Stress** they will suffer a d4 penalty to their attack rolls and skill checks. If a character has 5 - 6 **Stress** they will suffer a d6 penalty to their attack rolls and skill checks. Once a PC acquires his 7th **Stress** point, he must roll an INT check of DC 10. If the save fails, the PC must then roll on the Severity 1 Insanity Chart and suffer a random Insanity.

If the PC continues to acquire **Stress**, he must make additional INT checks of increasing difficulty. For every point of **Stress** over 6, the DC check will increase in difficulty by 1 per point. Note that the PC's **Stress** is not lost if an Insanity is acquired. The player should keep that condition a secret and role-play accordingly. **Stress** can be removed by the following methods. Spending a hit die to remove 1 **Stress** or taking a long rest. Healing magic does not remove **Stress**. Insanities can only be removed by a number of castings of Greater Restoration, equal to the severity level of the insanity.

Insanity Chart – Severity 1

<u>Roll</u>	<u>Type</u>
01-03	Agoraphobia: Fear of being outdoors. You must make every effort to remain or move indoors. Failure to do so inflicts 1d4 stress per day. This stress is acquired after being outdoors more than 4 hours.
04-06	Alcoholism: Addiction to alcohol. You must make every effort to consume alcohol on a daily basis. Failure to do so inflicts 1d4 stress per day. This stress is acquired after failing to consume alcohol after 8 hours.
07-11	Anxiety: Fear of failure. Every miss in combat inflicts a -1 penalty to future attack rolls during this encounter. If the total penalty reaches -3, the PC also suffers 1 stress. Once the encounter is completed, the penalties are removed, but not the stress.
12-13	Arachnophobia: Fear of spiders. Whenever you are in the presence of spiders, you suffer disadvantage. Whenever you are damaged by a spider's attack, suffer 1d3 stress.
14-17	Claustrophobia: Fear of enclosed spaces. You must make every effort to remain or move outdoors. Failure to do so inflicts 1d4 stress per day. This stress is acquired after being indoors or underground more than 4 hours.
18-20	Cowardice: You always seek out the weakest foe in every encounter. Failure to do so or being attacked by the most powerful foe in an encounter inflicts 1d4 stress. Fear effects are doubled for you.
21-23	Disgusting Habit: You develop a socially repulsive habit. You suffer disadvantage on all socially oriented skill checks.
24-25	Delusions of Grandeur: Every failed skill check inflicts 1d3 stress.
26-29	Doomed: Whenever you receive stress, double the amount.
30-34	Fear of Fire: Whenever you are in the presence of a fire larger than a torch, you suffer disadvantage. Whenever you are damaged by fire suffer 1d4 stress.
35-37	Fear of Heights: Whenever you are in an exposed area more than 20' above the ground, you suffer 1d3 stress.
38-39	Fear of Snakes: Whenever you are in the presence of snakes, you suffer disadvantage. Whenever you are damaged by a snake's attack, suffer 1d3 stress.
40-41	Fear of the Dark: Whenever you are in an area with no light or you are subjected to a darkness spell, you suffer disadvantage and 1d3 stress.
42-44	Fear of Rodents: Whenever you are in the presence of rodents, you suffer disadvantage. Whenever you are damaged by a rodent's attack, suffer 1d3 stress.
45-50	Fear of Undead: Whenever you are in the presence of undead, you suffer disadvantage. Whenever you are damaged by an undead's attack, suffer 1d3 stress.
51-54	Fear of Water: Whenever you are in or on water that is deeper than your waist, you suffer 1d3 stress.
55-57	Hypochondriac: You have a fear of illness and disease. If any of your allies become diseased, you immediately suffer 1 stress. If you become diseased, you immediately suffer 1d4 stress.
58-61	Indecisive: At the start of every combat encounter, you must make a DC10 INT save (The check's difficulty increases for every point of stress you currently have). On a failed check, each round, you randomly lose either your Action, Move, Reaction or Bonus Action for that round.

- 62-63** **Insatiable Greed:** In every situation where gold/riches are at stake, you must make every effort to acquire more than each of your allies. Failure to do so inflicts 1d3 stress.
- 64-67** **Kleptomaniac:** You have urges to steal. If you don't attempt to steal something once per week you suffer 1d3 stress.
- 68-70** **Lack of Confidence:** Before every encounter or skill check, you must make a DC10 INT check to determine if you are overwrought with failing confidence (The check's difficulty increases for every point of stress you currently have). On a failed check you have disadvantage until the encounter or check is completed
- 71-73** **Monophobia:** Fear of being alone. During an encounter if you end your turn with no allies next to you, suffer 1d3 stress.
- 74-77** **Nervous:** Every day you must make a DC10 INT check to determine if you are stressed. A failed check inflicts 1d4 stress upon you.
- 78-81** **Nightmares:** Every night you must make a DC10 INT check to determine if you have nightmares while sleeping (The check's difficulty increases for every point of stress you currently have). A failed check will inflict 1d3 stress upon you and you will not gain the benefits of a long rest.
- 82-83** **Reclusive:** You prefer to be alone. Whenever you begin or end your turn adjacent to an ally during combat, you immediately suffer 1 stress.
- 84-85** **Superiority Complex:** Whenever your allies don't follow you lead/suggestions, you suffer 1 stress.
- 86-90** **The Shakes:** Whenever you have at least 2 stress, your Dexterity is reduced by an equal amount.
- 91-95** **Trepidation:** For each stress point you have, your initiative checks are reduced by that amount.
- 96-97** **Visions:** Whenever you gain stress you must make a DC 10 INT check to determine if you are having visions (The check's difficulty increases for every point of stress you currently have). On a failed check, your speed is halved and you have disadvantage for 1d3 rounds.
- 98-00** **Xenophobia:** When dealing with a member of a different race (that is not in your current group), you must make a DC 10 INT check to determine if you gain stress (The check's difficulty increases for every point of stress you currently have). On a failed check, you immediately gain 1d3 stress.

Insanity Chart – Severity 2

<u>Roll</u>	<u>Type</u>
01-05	Bloodthirsty: In combat, you must attack the closest foe to you each round or suffer 1d3+1 stress each time you don't.
06-10	Cravings: You have an overwhelming desire to taste and eat things not normally meant for "human" consumption. You suffer a -4 penalty to your Charisma until this condition is removed.
11-15	Demented: You are not right in the head. Any skill checks requiring INT, WIS or CHA are made with disadvantage.
16-20	Depression: Every day you must make a DC 10 CON check to determine your level of depression. On a failed check, for that day, you are unable to perform with skill more than simple tasks. You will have disadvantage for the entire day.
21-25	Fear of Blood: Whenever you are in the sight of blood you become nauseated and panicked. Once per combat encounter you must make a DC12 INT check (The check's difficulty increases for every point of stress you currently have). On a failed check, you gain 1d3+1 stress.
26-30	Forgetful: Whenever you have 2 or more stress, your Intelligence is reduced by an equal amount.
31-35	Fragile Nerves: Every day you must make a DC14 INT check to determine if you are mentally stable. A failed check will inflict 1d4+1 stress upon you.
36-40	Hallucinations: Whenever you gain a stress point you must make a DC 14 INT check to determine if you are having hallucinations (The check's difficulty increases for every point of stress you currently have). On a failed check, your speed is halved and you have disadvantage for 1d4+2 rounds.
41-45	Homicidal: At the beginning of every combat encounter, you must make a DC10 INT check (The check's difficulty increases for every point of stress you currently have). On a failed check, you must attack the nearest foe or ally in the most effective manner available to you. Every round, you can continue to make checks to determine if you continue this attack.
46-50	Lunatic: Every month for the 3 days of the full moon, you suffer a different random Insanity from the Severity 2 table. These are not cumulative.
51-55	Masochist: In the first round of every combat encounter, you allow yourself to be struck for damage.
56-60	Obsessed: Until you accomplish your party's ultimate goal for the adventure, you suffer 1d4 stress per day.
61-65	Panic Attacks: At the beginning of every combat encounter, you must make a DC14 INT check (The check's difficulty increases for every point of stress you currently have). On a failed check, you suffer disadvantage until the end of the encounter.
66-70	Paranoia: Inherent distrust of your allies. Once per day, you <i>and your allies</i> must make a DC 10 INT check or suffer 1d3 stress.
71-75	Pyromaniac: You are compelled to burn things. You must make every effort to burn buildings or structures once per week or you will suffer 1d4+1 stress each day until you do so.
76-80	Sadist: If you don't successfully damage a foe in a combat encounter, you suffer 1d4+1 stress.
81-85	Solipsism: You're no longer certain that anything besides yourself truly exists. Whenever you take an action or perform a skill that could potentially beneficially affect one of your allies, you do so with disadvantage.
86-90	Tension: Whenever you have any stress, you lose an equal amount of Strength.

91-95
that entire day.
96-00

Warped Self-Image: Every day, you must make a DC14 INT check. On a failed check, you cannot use your hit dice for that entire day.
Weak-Minded: You have disadvantage on all skill checks or attack rolls that rely on INT, WIS or CHA.

Insanity Chart – Severity 3

<u>Roll</u>	<u>Type</u>
01-10	Amnesia: You forget everything about yourself; your skills and your stats become those of a commoner.
11-20	Catatonia: You retreat into yourself, shutting out the outside world. Whenever your stress level becomes 2 or higher, you must make DC15 INT check (The check's difficulty increases for every point of stress over 2 you currently have). On a failed check you become helpless for 1d4 days, after which you return to normal unless your insanity is removed prior to that.
21-30	Delusional: You believe you have the abilities of a class that you are not. Each encounter you must make a DC15 INT check (The check's difficulty increases for every point of stress you currently have). On a failed check you must role-play as a random class for the duration of the encounter. You have disadvantage for the duration of the encounter.
31-40	Extreme Condition: Roll on the Severity 1 table. You acquire the rolled insanity but with double the effects.
41-50	Fragile State: You always have disadvantage. In addition, your ability checks and attack rolls are reduced by the amount of stress you currently have.
51-60	Hysteria: Whenever you gain stress, you become frightened for 1d6+1 rounds.
61-70	Manic: You believe you are unstoppable. Every day, you must make a DC14 INT check. On a failed check, you cannot benefit from short or long rests as you remain awake. For every day you are manic you gain a level of exhaustion.
71-80	Psychopath: At the beginning of every combat encounter, you must make a DC15 INT check (The check's difficulty increases for every point of stress you currently have). On a failed check, you must attack the nearest foe or ally in the most effective manner available to you and continue to do so until they are dead.
81-90	Suicidal: At the beginning of every combat encounter, you must make a DC15 INT check (The check's difficulty increases for every point of stress you currently have). On a failed check you will allow yourself to be struck for damage for the entire encounter and will take no other actions.
91-00	Unhinged: You are afflicted with 3 severity 2 insanities.