### Armor

Armor protects characters by reducing the amount of damage they take from a successful hit. Any damage taken by a character is reduced by the armor value of any armor he is wearing on the location struck. Damage that gets through the armor is taken from the character’s hit points.

##### Armor Value

This is the capability of the armor to absorb damage. All damage taken is reduced by the armor value worn on the affected hit location.

##### Locations

Each piece of armor covers a set of hit locations.

##### Encumbrance

Armor is heavy and bulky and slows its wearer down. Each piece of armor has an encumbrance value. A character’s total encumbrance is found by adding all the encumbrance scores of all the pieces of armor he is wearing. If a character’s total encumbrance is high enough, he may suffer penalties to his initiative, defenses, attacks and athletic skills.

##### Encumbrance Modifier Due to Strength

Characters with exceptional STR may have a modifier to their total encumbrance. This modifier is listed in the STR chart (see Strength) and takes the form of a multiplier. Once a character’s total encumbrance is determined, it is multiplied by the encumbrance multiplier on the STR chart. The final encumbrance value is used on the chart below.

##### Encumbrance Penalties

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Enc. Total** | **INI/Skill** | **Action** | **DEF** | **Attack** | **Move** |
| 0-24 | 0 | 0 | 0 | 0 | 0 |
| 25-35 | -1 | -1 | 0 | 0 | 0 |
| 36-45 | -2 | -2 | -1 | -1 | -1 |
| 46-55 | -3 | -4 | -2 | -1 | -1 |
| 56-65 | -4 | -6 | -3 | -2 | -2 |
| 66-75 | -5 | -8 | -4 | -2 | -2 |
| 76 or more | -6 | -10 | -5 | -3 | -3 |

The INI penalty reduces a character’s initiative rolls. The Action penalties include run/jump tests, acrobatics, climb, escape, ride, stealth, and swim. The skill penalties include chariot, craft (GM’s discretion), disarm traps, escape, fast draw, meditate, spell casting, survival, and track. The attack and defense penalties apply to all such combat rolls made by the encumbered character.

##### Equipment Encumbrance

Adventuring equipment has weight and bulk. Lugging around a bedroll and several days of food can be as tiring as wearing chain mail. However, keeping track of an encumbrance value for each piece of equipment is tedious. Instead of tallying encumbrance for each item a character holds in his inventory, the GM should assign the character’s pack an encumbrance value. If he acts with his pack on his back, he suffers the penalties of the additional weight. It takes between 1-4 rounds to remove a typical pack.

###### Equipment Encumbrance

|  |  |
| --- | --- |
| **Pack** | **Added Enc.** |
| Light Pack: Travels with little food, no bedroll. Only the barest essentials. | 10 |
| Standard Pack: Bedroll, about a week or so of food. Some standard gear. | 20 |
| Heavy Pack: Food, bedroll and loaded with treasure and adventuring items. This character carries torches, iron spikes and poles. A walking general store. | 30 |

In addition, the GM might assign encumbrance values to items that he deems to be exceptionally heavy and bulky. Large tomes, lead statues, coin-laden chests and other heavy or bulky items may be assigned encumbrance. Remember, the goal is not to assign a number to each piece of equipment – only those that are particularly difficult to carry.

**Encumbrance Example**: Navik the Steadfast is wearing an assortment of armor. He has a Hard Leather Helmet (enc 3), a Leather Jerkin (enc 12), studded arm and leg greaves (enc 9) and leather boots (enc 2). This is a total of 26. In addition to his armor, Navik carries a pack with some rope, torches, a couple blankets and food for 8 days. The GM rules that this is a standard pack and that adds 20 to Navik’s encumbrance total, taking him to 46.

Looking on the chart, we can see that if Navik must act with his pack, he will suffer a –3 to his initiative and skills, a –4 to all athletic actions, a –2 to his defenses and a –1 to his attacks. However, if he can drop the pack, his penalties drop to a –1 initiative, skills and –1 to his athletic actions.

**Another Encumbrance Example**: Bretan Baskerton has a STR of 18. After calculating his total encumbrance for all of his armor and equipment, he has an encumbrance of 63. His STR score multiplies this by 0.8 which leaves him with a total of 50.4. Comparing the two totals on the chart, we can see that Bretan’s STR has reduced his penalty for being encumbered.

#### Armor List

Please note the armor here is somewhat “light” when compared to that found in many other fantasy games. This is deliberate and meant to keep to the tradition of fantasy novels where you rarely see adventurers roaming the land in plate mail. Also, less armor keeps combats quick and deadly. GMs who want heavier armor for their characters could easily create their own scale mail, banded mail and plate mail with armor values of 6-10. The armor listed below is what is commonly found in the land of Bostonia.

##### Helmets

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Armor** | **AV** | **Locations** | **Enc** | **Dur** | **Cost** |
| Cloth Cap or Hood | 1 | 1 | 1 | 2 | 3p |
| Leather Skullcap | 2 | 1 | 2 | 2 | 8p |
| Hard Leather Helmet | 3 | 1 | 3 | 3 | 15p |
| Hard Leather Head Covering | 3 | 1-2 | 6 | 3 | 30p |
| Ring Head Covering | 4 | 1-2 | 10 | 4 | 60p |
| Chain Head Covering | 5 | 1-2 | 14 | 4 | 120p |
| Plate Head Covering | 6 | 1-2 | 18 | 4 | 240p |

##### Chest Pieces

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Armor** | **AV** | **Locations** | **Enc** | **Dur** | **Cost** |
| Padded Cloth Jerkin | 1 | 2, 5-9 | 6 | 2 | 18p |
| Padded Cloth Shirt | 1 | 2-3, 5-9 | 7 | 2 | 21p |
| Leather Jerkin | 2 | 2, 5-9 | 12 | 2 | 48p |
| Leather “Shirt” | 2 | 2-3, 5-9 | 14 | 2 | 56p |
| Studded Leather Jerkin | 3 | 2, 5-9 | 18 | 3 | 90p |
| Studded Vest | 3 | 2, 5-7 | 12 | 3 | 60p |
| Ring Jerkin | 4 | 2, 5-9 | 30 | 4 | 180p |
| Ring Long Jerkin | 4 | 2, 5-10 | 35 | 4 | 210p |
| Chain Vest | 5 | 2, 5-7 | 28 | 4 | 240p |
| Chain Breastplate | 5 | 2, 5-9 | 42 | 4 | 360p |
| Plate Breastplate | 6 | 2, 5-9 | 54 | 4 | 720p |

##### Gloves and Arm Pieces

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Armor** | **AV** | **Locations** | **Enc** | **Dur** | **Cost** |
| Cloth Gloves | 1 | 4 | 1 | 2 | 3p |
| Leather Gloves | 2 | 4 | 2 | 2 | 8p |
| Reinforced Leather Gloves | 3 | 4 | 3 | 3 | 15p |
| Ring Gloves | 4 | 4 | 4 | 4 | 30p |
| Plate Gloves | 6 | 4 | 8 | 4 | 60p |
| Leather Arm Guards | 2 | 3 | 2 | 2 | 8p |
| Studded Arm Guards | 3 | 3 | 3 | 3 | 15p |
| Ring Sleeves | 4 | 3 | 5 | 4 | 30p |
| Chain Sleeves | 5 | 3 | 6 | 4 | 60p |
| Plate Guards | 6 | 3 | 8 | 4 | 120p |

##### Boots and Leg Pieces

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Armor** | **AV** | **Locations** | **Enc** | **Dur** | **Cost** |
| Walking Shoes | 1 | 12 | 1 | 2 | 3p |
| Leather Boots | 2 | 12 | 2 | 2 | 8p |
| Long Boots | 2 | 11-12 | 4 | 2 | 16p |
| Hard Leather Boots | 3 | 12 | 3 | 3 | 15p |
| Leather Pants | 2 | 10-11 | 4 | 2 | 16p |
| Studded Leg Greaves | 3 | 10-11 | 6 | 3 | 30p |
| Ring Skirt | 4 | 8-11 | 20 | 4 | 120p |
| Chain Leg Greaves | 5 | 10-11 | 12 | 4 | 120p |
| Plate Leg Greaves | 6 | 10-11 | 18 | 4 | 240p |