The Afour Armour System

A Low-Fantasy Armour Granularity System for D20 format role-playing games.

Designed for making armour a more dynamic, tangible aspect of gameplay, forcing players to consider its condition and maintenance. I consider this a 'low fantasy' inclusion as it errs toward a simulatory experience more so than the games rules usually include.

Why?

In most tabletop RPGs, armour is a static defence—chosen once, then largely forgotten until magical upgrades or better alternative appear. This additional module/system adds a new mechanic '**Protection**' which gives armour a new feeling and a little more meaning beyond simply adding a numeric value to a characters Armour Class. In addition to this new mechanic this system adds new paradigm: **Armour Degradation**. Getting into fights now risks not only some HP but the very (chain)shirt on your characters back!

- **Protection Bonus**: Each armour type provides resistance or damage reduction against certain damage types.
- **Durability**: After combat, armour **may degrade**, reducing effectiveness until repaired.

Armour Types & Protection

Each armour category protects against one type of damage:

- **Leather**→ *Bludgeoning Protection*
- **Chain** → *Slashing Protection*
- **Plate** → *Piercing Protection*

Protection Mechanic

Against the declared damage types (Bludgeoning, Slashing, Piercing) while undamaged (in its **Normal** status) the armour will confer **Damage Resistance** (reduce incoming damage to half) against its protected damage type and when damaged this is effect is removed and replaced by a static **Damage Reduction** of -1 from against the protected damage type. If an armour becomes broken, it will remove any benefit of protection.

In addition to this the armour will suffer a -1 from AC at each stage of degradation. If the armour is worn and used. Where this effect may incur a modifier exceeding any original bonus the armour conferred, the characters AC is reduced as appropriate to the damage status of the armour (e.g. an armour that would normally convey an AC of 12+ Dex modifier reduces to 9+Dex modifier when it is in a damaged state)

- **Normal:** *Provides resistance against its protected damage type.*
- **Worn:** *No modifier of protection effect but AC is penalized.*
- **Damaged:** *Resistance is reduced to Damage Reduction (-1). AC is penalized further.*
- **Broken:** *Protection is lost entirely, and AC is penalized further.*
- **Mangled:** *The item cannot be used; it can be repaired still.*

Durability Check: Post-Combat Wear & Tear

After any combat (or an event deemed to be considerably physically gruelling such as tumbling down a rockface), each player character affected and that is wearing armour **rolls a durability check** to determine if their armour has degraded.

How to Roll the Check:

Players roll **1d20**, making a **WIS check** against a **DC 15** representing a character recovering from their entanglement and where possible making immediate adjustments to their attire. This check is made with the following modifiers:

- **+2** if the character has exclusive access to an appropriate set of tools (e.g. **Smith's Tools** or similar) for the duration of the repair gains
- **+ proficiency bonus** if the character has proficiency with a tool set used.
- **+ Advantage Roll** if the character has a relevant feat that would improve their working with materials (open to player interpretation).
- **+2** if the armour is magical.

These can be added together to improve the likelihood of success.

On a failure: the armour degrades one step.

Armour Degradation Scale

Armour worsens progressively through five tiers:

Condition	Effect
Normal	Resistance against its protected damage type.
Worn	Protection remains, **-1 AC**.
Damaged	Protection reduced to DR -1, **-2 AC**.
Broken	Protection lost entirely, **-3 AC**.
Mangled	**Unusable** until repaired.

If a character for some reason is carrying a set of **Mangled** armour, and they are impacted by a damaging event, and where the character fails to maintain their armour, the Mangled armour is **Destroyed**.

Optional: Additional Penalties

As part of the overall agreement of the game, players are encouraged to also include the following to further create a sense of punitive effect on characters:

Broken Armour gains the following:

- Movement reduced by 5 ft.
- Disadvantage on DEX saves & Acrobatics checks.

Repair & Maintenance

All "Found" or "Recovered" armour is assigned a condition of **"Damaged."**

Quick Repairs (Long Rest):

One character with **Smith's Tools** or similar, or an appropriate class or character **Feature** can restore one armour item by one step. (e.g., "Broken" → "Damaged").

This activity does NOT prevent the character from benefiting from the Long Rest.

The DC of the repair being made is **15 + number of degradation steps** the armour has suffered (e.g. a *damaged* armour would be **DC 17** [15+2])

The repair check is made using the character's **Dexterity Bonus**, unless the armour is **Heavy**, in which case it is made using the **Strength Bonus**.

Full Repairs (Blacksmiths):

Restores armour completely at a **gold cost**, scaling by armour type. A player may wish to partially repair an armour and may do so paying the value of 20% of the initial value per step of repairs + the **Repair Cost Modifier** per the armour type.

Condition	Repair Cost
Worn	20% value + type value adjustment
Damaged	40% value + type value adjustment
Broken	60% value + type value adjustment
Mangled	80% value + type value adjustment

Type Value Adjustment

Type	Repair Cost Modifier
Leather	+1
Chain	+2
Plate	+3
Mixed	+1 + the highest other type value

Armor	Type	Repair Cost (w)	Repair Cost (d)	Repair Cost (b)	Repair Cost (m)
Padded	none	n/a	n/a	n/a	n/a
Leather	leather	3 gp	5 gp	7 gp	9 gp
Studded leather	leather	10 gp	19 gp	28 gp	37 gp
Hide	leather	3 gp	5 gp	7 gp	9 gp
Chain shirt	chain	12 gp	22 gp	32 gp	42 gp
Scale mail	mixed (plate/leather)	14 gp	24 gp	34 gp	44 gp
Breastplate	plate	83 gp	163 gp	243 gp	323 gp
Half plate	plate	153 gp	303 gp	453 gp	603 gp
Ring mail	mixed (chain/leather)	9 gp	15 gp	21 gp	27 gp
Chain mail	chain	17 gp	32 gp	47 gp	62 gp
Splint	mixed (plate/chain)	44 gp	84 gp	124 gp	164 gp
Plate	plate	303 gp	603 gp	903 gp	1203 gp
Shield	plate	5 gp	7 gp	9 gp	11 gp

Magic Armour & Special Rules

Because a good number of D20 systems also include magic, and magical items, I offer that the rules to damaged armour can be modified in ways that reflect the 'wonder' of such things, magical armour is likely to not be marred simply by a few knocks and scrapes, so players are encourage to use one or any of the following:

- **Option 1:** Magic armour **never degrades** (immune to wear and tear).
- **Option 2:** Magic armour can **only degrade to "Damaged"** (never Broken/Mangled).
- **Option 3:** Magic armour **reduces DC for Durability Checks** (e.g., roll vs. DC 10 instead of 15).

Of course, in the spirit of the game, I also encourage that players should 'fit' this armour degradation system into their game in a meaningful way, if you have idea's outside of those, I give that would 'fit in', go for it!

Designers Notes

This system was designed to make armour a living part of a character's journey, rather than just a static AC modifier. In most D20 systems, players rarely think about armour beyond its AC bonus—this aims to change that and make things just a little more real.

By introducing Protection mechanics and Durability, I wanted to create meaningful choices for both players and DMs. Players must decide whether to risk fighting with weakened armour or seek repairs, while DMs gain a new narrative tool for emphasizing the toll of battle.

While the rules fit naturally into the fifth edition of D&D, end perhaps even easily into previous versions or derivatives such as Pathfinder, I hope to have made the system modular and easily adjusted for other RPG systems. My hope is that this system encourages creativity, with homebrew settings adjusting repair costs, introducing rare armour materials, or even adding new conditions.

Ultimately, this is meant to be a **low-maintenance**, **high-impact** system that enhances **immersion** and **resource management** without slowing gameplay.

I hope you enjoy this module

Rich Peall

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