modern dispatch #1

ALTERNATE ARMORS

INTRODUCTION

Many people have asked for armor in d20 Modern to be handled as *Damage Reduction*. This is the way many games (especially modern ones) have handled armor, but d20 Modern's designers chose to make armor function as it did in d20 Fantasy, providing an armor bonus (but renamed defense).

However with armor bonuses from class, armor as Damage Reduction seems a natural fit and is presented here as an optional rule. Going hand-in-hand with the new armor rules is a new statistic for weapons: *Armor Penetration*.

DESIGN CONSIDERATIONS

My chief goal in these rules is *not* to present a realistic take on armor and firearms weapon penetration. These rules are written so that if a new suit of modern armor or a new modern weapon appears in an article or supplement you can convert the weapon to these rules *in your head*. No conversion charts. No nonsense.

Another, secondary, goal for these rules is to make archaic armors make a little more sense. Sure magic chain mail might be a really good idea when you're fighting an axe wielding gnoll pimp, but when he gets really mad and pulls out his 9mm… give me the flak vest.

DAMAGE REDUCTION CONVERSION

To convert armor to Damage Reduction take the armor's Defense bonus and divide by two applying one-half the armor bonus as an equipment bonus to Defense and the other half as Damage Reduction. In the case of fractional values, round down for the Defense bonus and up for the Damage Reduction.

DR = original equipment bonus / 2 (rounded up)
Equipment Bonus = original equipment bonus / 2 (rounded down)

TABLE 1: MODERN ARMORS

Armor	Type	Defense Bonus	Nonprof. Bonus	Damage Reduction	Max. Dex.	Armor Penalty	Speed (30ft.)	Weight	Purchase DC	Restriction
Light Armor										
Leather jacket	Impromptu	+0	+0	1	+8	-0	30	4 lb.	10	---
Light Undercover Shirt	Concealable	+1	+0	1	+6	-0	30	2 lb.	13	Lic. (+1)
Pull-up Pouch vest	Concealable	+1	+0	1	+6	-1	30	2 lb.	13	Lic. (+1)
Undercover Vest	Concealable	+1	+0	2	+5	-2	30	3 lb.	14	Lic. (+1)
Medium Armor										
Concealable Vest	Concealable	+2	+1	2	+4	-3	25	4 lb.	15	Lic. (+1)
Light Duty Vest	Tactical	+2	+1	3	+3	-4	25	8 lb.	16	Lic. (+1)
Tactical Vest	Tactical	+3	+1	3	+2	-5	25	10 lb.	17	Lic. (+1)
Heavy Armor										
Special Response Vest	Tactical	+3	+1	4	+1	-6	20	15 lb.	18	Lic. (+1)
Forced Entry Unit	Tactical	+4	+2	5	+0	-8	20	20 lb.	19	Lic. (+1)

INSERTS

Inserts allow a wearer to customize body armor for a specific purpose. The statistics in **Table 2** modify the damage reduction, maximum Dexterity, armor penalty and weight of any armor they are worn with. Inserts must be purchased separately but may be worn with armor of any grade (from concealable to tactical to military).

Almost all bulletproof vests manufactured today contain a concealed slip pocket for an insert to be placed in. If a specific insert is going to be worn all the time, this slip pocket can simply be sewn shut.

FLEXIBLE TRAUMA INSERT

This light insert provides some additional protection against blunt force trauma (including explosives).

STEEL TRAUMA INSERT

This insert provides more protection than the flexible trauma insert but has more weight. If you were on a bomb squad rotation or heading into a riot, you wouldn't mind the added heft of one of these.

TITANIUM TRAUMA INSERT

Similar to the steel version, but provides better protection and lighter materials.

ANTI-STAB INSERT

Especially popular with police and corrections officers, these flexible inserts help improve the weakness of most body armors against stabbing weapons.

OUTERSHELL

The opposite of an insert, this one-piece hard shell allows law enforcement officers to quickly covert a concealable vest into something more substantial. If worn over any concealable armor, the Outershell causes it to function in every way like a Light Duty Vest. If a concealable armor is not worn underneath the Outershell it will function as an Undercover Vest.

Donning an Outershell is quick and efficient by design and may be done with a full-round action.

TACTICAL OUTERSHELL

Tactical Outershell operates in the same way that standard Outershell does, except that it functions as a Tactical Vest when worn over concealable armor. If worn alone this Outershell also acts like an Undercover Vest.

TABLE 2: ARMOR INSERTS

Insert	Damage Reduction	Max.Dex.	Armor Penalty	Speed (30 ft.)	Weight	Purchase DC	Restriction
Flexible Trauma	+1 (+2 vs. Blunt)	-1	-1	-0	+2 lbs.	13	Lic. (+1)
Steel Trauma	+1 (+3 vs. Blunt)	-2	-2	-0	+4 lbs.	14	Lic. (+1)
Titanium Trauma	+1 (+4 vs. Blunt)	-2	-2	-0	+3 lbs.	15	Lic. (+1)
Anti-Stab	+1 (+3 vs. Piercing)	-2	-2	-0	+5 lbs.	15	Lic. (+1)
Outershell	*	*	*	*	*	17	Lic. (+1)
Tactical Outershell	*	*	*	*	*	18	Lic. (+1)
Light Ceramic Insert	+1 (+2 vs. Ballistic)	-1	-1	-0	+3 lbs.	15	Lic. (+1)
Medium Ceramic Insert	+1 (+3 vs. Ballistic)	-2	-2	-0	+6 lbs.	16	Lic. (+1)
Heavy Ceramic Insert	+1 (+4 vs. Ballistic)	-3	-3	-0	+8 lbs.	18	Lic. (+1)
Buoyancy Insert	*	-0	-0	-0	+2 lbs.	12	Lic. (+1)

TABLE 3: ARCHAIC ARMORS

Armor	Type	Defense Bonus	Nonprof. Bonus	Damage Reduction	Max. Dex.	Armor Penalty	Speed (30ft.)	Weight	Purchase DC	Restriction
Light Armor										
Padded Armor	Archaic	+0	+0	1/ballistic	+8	-0	30	10 lb.	10	---
Leather	Archaic	+1	+0	1/ballistic	+6	-0	30	15 lb.	12	---
Studded Leather	Archaic	+1	+0	2/ballistic	+5	-1	30	20 lb.	14	---
Chain Shirt	Archaic	+2	+1	2/ballistic	+4	-2	30	25 lb.	16	---
Medium Armor										
Hide	Archaic	+1	+0	2/ballistic	+4	-3	20	25 lb.	15	---
Scale Mail	Archaic	+2	+1	2/ballistic	+3	-4	20	30 lb.	17	---
Chainmail	Archaic	+2	+1	3/ballistic	+2	-5	20	40 lb.	18	---
Breastplate	Archaic	+2	+1	3/ballistic	+3	-4	20	30 lb.	19	---
Heavy Armor										
Splint Mail	Archaic	+3	+1	3/ballistic	+0	-7	20	45 lb.	20	---
Banded Mail	Archaic	+3	+1	3/ballistic	+1	-6	20	35 lb.	21	---
Half Plate	Archaic	+3	+1	4/ballistic	+0	-7	20	50 lb.	22	---
Full Plate	Archaic	+4	+2	4/ballistic	+1	-6	20	50 lb.	23	---

CERAMIC INSERT (LIGHT, MEDIUM AND HEAVY)

These inserts provide maximum protection against military weapons and even help to protect against armor piercing ammunition.

BUOYANCY INSERT

This insert provides no additional protection but causes body armor to double as a flotation device. Especially handy for coast guard officers, armor with this insert does not apply its armor check penalty to swimming skill checks and allows a person so equipped to stay afloat indefinitely.

ARCHAIC ARMOR

Archaic Armor under these rules works much the same as it does in the standard rules except when it comes to firearms. The advent of gunpowder weapons was the death of heavy armor and these rules attempt to reflect that.

ARCHAIC ARMOR VS. ARCHAIC WEAPONS

When facing archaic weapons, archaic armor functions normally, providing a bonus to Defense and Damage Reduction.

ARCHAIC ARMOR VS. MODERN WEAPONS

Modern weapon attacks are touch attacks against archaic armor, avoiding the armor's equipment bonus entirely. The damage from a modern weapon also ignores the Damage Reduction of archaic armor. Note that since heavy armor lowers your maximum dexterity this makes it a hindrance against gunpowder weapons not an advantage (exactly what happened in the real world). In short, the wearer of archaic armor in modern times gains no benefits against modern weapons.

ARMOR PENETRATION

One of the most important characteristics of a modern weapon is its ability to penetrate armor. The simplest way to accomplish this for the personal firearms in the Modern core rules is to allow the weapon to ignore one point of DR per 8 points of the weapon's maximum damage (rounded down).

For convenience the penetration value of all the core firearms is presented in **Table 4**.

EXPLOSIVES PENETRATION

Explosives can also penetrate DR. If an explosive has no armor piercing listed (such as C-4) it ignores one DR per three dice of damage unless steps have been taken to enhance the explosives anti-personnel capabilities (fragmentation or even just packing nails around a scratch-built explosive) in which case the armor ignores 1 DR per die of damage.

MELEE AND ARCHAIC WEAPONS PENETRATION

One challenge for body armor in the modern world is the effect stabbing weapons have on it. Many stabbing weapons penetrate Kevlar with ease making law enforcement personnel (especially those in the corrections fields) vulnerable when making arrests or performing cell extractions (removal of an

TABLE 4: FIREARMS WITH ARMOR PENETRATION

Weapon	Damage	Penetration	Critical	Type	Range Increment	Rate of Fire	Magazine	Size	Weight	Purchase DC	Restriction
Handguns											
Beretta 92F	2d6	1	20	Ballistic	40 ft.	S	15 box	Small	3 lb.	16	Lic (+1)
Beretta 93R	2d6	1	20	Ballistic	30 ft.	S,A	20 box	Med	3 lb.	18	Res (+2)
Colt Double Eagle	2d6	1	20	Ballistic	30 ft.	S	9 box	Small	3 lb.	16	Lic (+1)
Colt M1911	2d6	1	20	Ballistic	30 ft.	S	7 box	Small	3 lb.	15	Lic (+1)
Colt Python1	2d6	1	20	Ballistic	40 ft.	S	6 cyl.	Med	3 lb.	5	Lic (+1)
Derringer	2d6	1	20	Ballistic	10 ft.	Single	2 int.	Tiny	1 lb.	14	Lic (+1)
Desert Eagle	2d8	2	20	Ballistic	40 ft.	S	9 box	Med	4 lb.	18	Lic (+1)
Glock 171	2d6	1	20	Ballistic	30 ft.	S	17 box	Small	2 lb.	18	Lic (+1)
Glock 201	2d6	1	20	Ballistic	40 ft.	S	15 box	Small	3 lb.	18	Lic (+1)
MAC Ingram M10	2d6	1	20	Ballistic	40 ft.	S, A	30 box	Med	6 lb.	15	Res (+2)
Pathfinder	2d4	1	20	Ballistic	20 ft.	S	6 cyl.	Tiny	1 lb.	14	Lic (+1)
Ruger Service-Six	2d6	1	20	Ballistic	30 ft.	S	6 cyl.	Small	2 lb.	14	Lic (+1)
S&W M29	2d8	2	20	Ballistic	30 ft.	S	6 cyl.	Med	3 lb.	15	Lic (+1)
SITES M9	2d6	1	20	Ballistic	30 ft.	S	8 box	Tiny	2 lb.	15	Lic (+1)
Skorpion	2d4	1	20	Ballistic	40 ft.	S, A	20 box	Med	4 lb.	17	Res (+2)
TEC-9	2d6	1	20	Ballistic	40 ft.	S or A	32 box	Med	4 lb.	14	Res (+2)
Walther PPK	2d4	1	20	Ballistic	30 ft.	S	7 box	Small	1 lb.	15	Lic (+1)
Longarms											
AKM/AK-47	2d8	2	20	Ballistic	70 ft.	S, A	30 box	Large	10 lb.	15	Res (+2)
Barrett Light Fifty	2d12	3	20	Ballistic	120 ft.	S	11 box	Huge	35 lb.	22	Lic (+1)
Beretta M3P	2d8	2	20	Ballistic	30 ft.	S	5 box	Large	9 lb.	16	Lic (+1)
Browning BPS	2d10	2	20	Ballistic	30 ft.	S	5 int.	Large	11 lb.	16	Lic (+1)
HK G3	2d10	2	20	Ballistic	90 ft.	S, A	20 box	Large	11 lb.	19	Res (+2)
HK MP51	2d6	1	20	Ballistic	50 ft.	S, A	30 box	Large	7 lb.	20	Res (+2)
HK MP5K	2d6	1	20	Ballistic	40 ft.	S, A	15 box	Med	5 lb.	19	Res (+2)
HK PSG11	2d10	2	20	Ballistic	90 ft.	S	5 box	Large	16 lb.	22	Lic (+1)
M16A2	2d8	2	20	Ballistic	80 ft.	S, A	30 box	Large	8 lb.	16	Res (+2)
M4 Carbine	2d8	2	20	Ballistic	60 ft.	S, A	30 box	Large	7 lb.	16	Res (+2)
Mossberg	2d8	2	20	Ballistic	30 ft.	S	6 int.	Large	7 lb.	15	Lic (+1)
Remington 700	2d10	2	20	Ballistic	80 ft.	Single	5 int.	Large	8 lb.	17	Lic (+1)
Sawed-off shotgun	2d8	2	20	Ballistic	10 ft.	S	2 int.	Med	4 lb.	15	Lic (+1)
Steyr AUG	2d8	2	20	Ballistic	80 ft.	S, A	30 box	Large	9 lb.	19	Res (+2)
Uzi	2d6	1	20	Ballistic	40 ft.	S, A	20 box	Large	8 lb.	18	Res (+2)
Winchester 94	2d10	2	20	Ballistic	90 ft.	S	6 int.	Large	7 lb.	15	Lic (+1)
Heavy Weapons											
M-60	2d8	2	20	Ballistic	100 ft.	A	Linked	Huge	22 lb.	21	Mil (+3)
M2HB	2d12	3	20	Ballistic	110 ft.	A	Linked	Huge	75 lb.	22	Mil (+3)
M72A3 LAW	10d62	7	—	—	150 ft.	1	1 int.	Large	5 lb.	15	Mil (+3)

uncooperative prisoner from a prison cell). In fact many of the inserts and new armors detailed above are specifically designed to counteract the effect of stabbing weapons on standard body armor.

The penetration of melee and archaic weapons are based on their damage type. In addition melee weapons gain a +1 bonus to their penetration when used two-handed.

Damage Type	Penetration	
	One Handed	Two-Handed
Bludgeoning	0	1
Slashing	0	1
Piercing	2	3

ARMOR PIERCING AMMUNITION

Making ammunition out of different materials or of a different design to better penetrate body armor is a subject of much research and military spending.

To represent armor piercing ammunition, use **Table 5**. All armor piercing ammunition has a Restriction level of Military (+3 cost to buy on the black market if not authorized).

NEW FEATS

Following are a few new feats for armor.

ARMOR FAMILIARITY

You have a growing familiarity with your armor.

Prerequisite: Strength 13+, Armor Proficiency (light)

Effect: When wearing a suit of armor with which you are proficient you decrease the armor check penalty by 1.

Special: You may take this feat multiple times. Its effects stack.

TABLE 5: ARMOR PIERCING AMMUNITION

Ammunition(quantity)	Wealth DC		
	Normal	Penetration +1	Penetration +2
5.56mm (20)	4	9	14
7.62mm (20)	4	9	14
7.62mmR (20)	4	9	14
.444 caliber (20)	6	11	16
.50 caliber (20)	6	11	16
9mm (50)	5	10	15
10mm (50)	5	10	15
.22 caliber (50)	4	9	14
.32 caliber (50)	5	10	15
.38 special (50)	5	10	15
.357 caliber (50)	5	10	15
.44 caliber (50)	5	10	15
.45 caliber (50)	5	10	15
.50AE caliber (50)	6	11	16

ARMOR TOLERANCE

Even the heaviest armor feels light and natural to you.

Prerequisite: Armor Proficiency (light)

Effect: When wearing a suit of armor with which you are proficient you increase the maximum Dexterity bonus by +1.

Special: You may take this feat multiple times. Its effects stack.

BRUTE FORCE

You are skilled at using hand-to-hand weapons to penetrate armor, using strength to your advantage.

Prerequisite: Strength 13+

Effect: You gain a +1 penetration when using any melee weapon.

TARGETING FINESSE

You are skilled enough to bypass armor when using light weapons.

Prerequisite: Weapon Finesse

Effect: When you attack with a finesse weapon you may ignore any damage reduction from Armor.

OPEN GAMING CONTENT