

# D&D 3rd Ed Piecemeal Armor Rules

by Nathan D. Paoletta  
n.d.paoletta@gmail.com

## Approach

Piecemeal armor as presented here is when a character is wearing a combination of chunks and less-than-full pieces of armor that are found, stolen, and given or taken as prizes "in the field." Anytime you are exchanging money for armor, you are not getting piecemeal armor! You can't go buy some plate mail sleeves, for example. In general, these numbers add to up what a full suit of the armor would give you when purchased as a piece, and there's obviously some imbalances in how armor from different categories stack together. However, the system here is intended to be totally front-loaded and abstracted to the same level as armor generally is in D&D, while still giving some flavor and individualism to characters who piece together armor from their conquests.

In general, full suits of piecemeal armor will probably end up a little more advantageous to a character than the full suits of armor in the PHB. As shown one of the examples, a character ends up with +6 AC armor that has both a higher Maximum Dex Bonus and a lower Armor Check Penalty than either Splint or Banded mail. Personally, I think this reflects the fact that this kind of armor is found, and not made, and therefore can be optimized on a per-piece basis. However, I've also included an armor destruction system to reflect the fact that piecemeal armor is more fragile and just has less longevity than commercial armor. Feel free to apply it to all armor, if you want, but I feel like it reflects the nature of piecemeal armor well.

## Basics

Piecemeal armor consists of various combinations of these components: a torso, a helmet, up to two arms (or sleeves), and up to two legs. Helmets only have mechanical effects if they're from heavy armor. Sleeves and legs count differently depending on whether they are light, medium, or heavy, in addition to their specific mechanical effects. Torso's are the bulk of a suit of armor, and all have a mechanical effect.

The stats given here are based off of the armor presented in the 3.5 players handbook, and depends heavily on the divisions between light, medium and heavy armors. As shown there, your armor has the following stats: AC, Maximum Dex Bonus, Armor Check Penalty, Arcane Spell Failure, Movement and Weight.

When figuring out your piecemeal armor stats, you determine exactly what pieces of armor your character is wearing, and then apply their modifiers per the rules below to this baseline:

- With no armor at all, you have no bonus to AC, your Maximum Dex Bonus counts as +9 (for the purposes of lowering your Maximum Dex Bonus), your Armor Check Penalty is 0, your Arcane Spell Failure is none, and you (obviously) have no movement penalty or weight carried.

## Light Armor

Limbs:

- One limb does nothing.
- Two or more limbs gives you +1 AC.
- If the two limbs are both legs, lower your Maximum Dex Bonus by one.

Torso:

- Padded Armor gives you +1 AC as long as you have at least one limb of any other kind of armor.
- Leather Armor gives you +1 AC and lowers your Maximum Dex Bonus by 1.
- Studded Leather Armor gives you +2 AC, lowers your Maximum Dex Bonus by 3, and gives you an armor check penalty of -1.
- Chain Shirt gives you +3 AC, lowers your Maximum Dex Bonus by 4, and gives you an armor check penalty of -2.

## Medium Armor

### Limbs:

- One limb gives +1 AC.
- Two or more limbs gives +2 AC.
- If the two limbs are both arms, they give a -1 to your armor check penalty.
- If the two limbs are either both legs or at least one arm and one leg, they lower your Maximum Dex Bonus by 1.

### Torso:

- Hide Armor gives +1 AC, lowers your Maximum Dex Bonus by 4, and gives a -2 to your armor check penalty.
- Scale Mail gives +2 AC, lowers your Maximum Dex Bonus by 5, and gives a -3 to your armor check penalty.
- Chainmail gives you +3 AC, lowers your Maximum Dex Bonus by 6, and gives a -4 to your armor check penalty.
- Breastplate gives you +3 AC, lowers your Maximum Dex Bonus by 5, and gives a -3 to your armor check penalty.

## Heavy Armor

### Limbs:

- One armored limb gives +1 AC.
- Two armored limbs gives +2 AC.
- Three or more armored limbs gives +3 AC.
- If one arm is armored, it gives a -1 to your armor check penalty.
- If both arms are armored, they give a -2 to your armor check penalty.
- If one leg is armored, it lowers your Maximum Dex Bonus by 1.
- If either both legs or at least one arm and one leg are armored, they lower your Maximum Dex Bonus by 2.

### Helmets:

- Wearing the helmet from heavy armor gives +1 to your AC and gives a -1 to your armor check penalty.

### Torso:

- Splint Mail gives +2 AC, lowers your Maximum Dex Bonus by 7, and gives a -4 to your armor check penalty.
- Banded Mail gives +2 AC, lowers your Maximum Dex Bonus by 6, and gives a -3 to your armor check penalty.
- Half-plate gives +3 AC, lowers your Maximum Dex Bonus by 7, and gives a -4 to your armor check penalty.
- Full Plate gives +4 AC, lowers your Maximum Dex Bonus by 6, and gives a -3 to your armor check penalty.

## Mixed Limbs

Different categories of armor on your limbs (i.e. studded leather sleeves and chainmail legs) effect how you calculate the armor stats. For AC, apply the heaviest categories rule for the total number of limbs that you have armored. For Maximum Dex Bonus and Armor Check Penalty, if both arms or both legs are armored with the same category of armor, apply that penalty, even if a heavier armor is worn on another limb. If you have cross-categories in terms of both arms, both legs, or one arm and one leg, apply the rules of the heaviest category. After determining where everything falls, add an additional -1 to Armor Check Penalties for the clumsiness of wearing things that weren't meant to go together.

### Example:

- Your character is wearing studded leather sleeves and chainmail legs. The heaviest category worn is medium armor, and your character is wearing two or more limbs, so that's +2 AC. Both legs are medium armor, so that lowers Maximum Dex Bonus by 1; both arms are light armor,

which has no effect. Add an additional -1 to Armor Check Penalties for multiple categories of limb.

- Another character is wearing a full plate sleeve on one arm, and studded leather on both legs. The heaviest armor worn is heavy, and three or more limbs are armored, so that's +3 to AC. One arm has heavy armor, so that's -1 to armor check penalties. Both legs are armored with light armor, so that lowers Maximum Dex Bonus by 1. Add an additional -1 to Armor Check Penalties for multiple categories of limb.

### **Arcane Spell Failure**

Only armor worn on the Arms and Torso apply Arcane Spell Failure. Take the heaviest armor worn between the two of those, and apply that Arcane Spell Failure percentage to any attempts to cast Arcane Spells with Somatic components. So, Breastplate Arms give 25%, even if you're wearing a Leather torso; if you're wearing just the Leather torso, you have a 10%. For any class abilities or Feats that effect Arcane Spell Failure (aka Bards), you count as wearing the heaviest armor between your Arms and Torso.

### **Weight & Movement**

If you really wanna deal with piecemeal armor weight and movement, here are some quick guidelines:

- If you're wearing mostly light armor, it's about 15 lbs; if you're wearing mostly medium armor, it's about 25 lbs, if you're wearing mostly heavy armor, it's about 35 lbs (numbers are a little less than average because you're wearing less than full suits no matter what).
- Wearing mostly light armor doesn't affect speed; wearing mostly medium or heavy armor reduces 30 ft to 20 ft and reduces 20 ft to 15 ft, as per the PHB.
- It's the DMs call as to whether you're wearing mostly light, mostly medium or mostly heavy armor.

### **Magical Armor**

Magical armor typically comes "as a piece." It's up to the DM whether you can add mundane armor to, say, a magical chain shirt in an effective manner. In any case, if magical armor is taken apart, it tends to lose it's magical armor bonus entirely. Depending on how magic enchantment works in your particular game, the DM may rule that you can "split" magical bonuses between different parts of a suit of magical armor, or that each piece retains the full bonus, instead. Basically, I'm assuming that if you have magical armor, it's going to replace your piecemeal armor, but your DM may feel differently.

### **Piecemealing Existing Armor**

So what happens when you want to add found armor to your existing, full suit of armor? In general, if you want to start piecemealing your armor, figure out the components of your existing armor, add the new piece, and recalculate. Sometimes this may involve getting rid of a piece of your existing armor in order to add a heavier found piece (like ditching your leather jerkin to add a mail shirt), or it may be simply additive (like adding a heavy helmet to your medium armor ensemble). In any case, if your group is using the Piecemeal Armor Damage rules at the end of this document, your armor is now eligible for that, as you've begun tweaking it out of it's standard state.

### **Examples**

Example 1:

V'andross the Runner is an elf who recently escaped a Gnoll slaver convoy. On his way out he managed to throttle a Gnoll guard with his bare hands, and grabbed the beasts leather jacket before having to run into the desert. Later that night, he stumbled over the remains of a caravan guard that had been left to rot, but the corpse's chainmail was only a little rusty.

The GM rules that V'andross has Leather Sleeves and a Chainmail torso:

- Two Light Sleeves gives +1 AC
- Chainmail torso gives +3 AC, lowers Maximum Dex Bonus by 6 (from +9 for no armor), and gives -4 to Armor Check Penalties.
- Chainmail armor has the highest Arcane Spell Failure Chance, of 30%.
- He's wearing mostly medium armor, so about 25 lbs and it reduces movement to 20ft.

Total: +4 AC, Maximum Dex Bonus +3, Armor Check Penalty -4, 30% Arcane Spell Failure, Speed 20 ft,

weight 25 lbs.

#### Example 2:

Ierich is a skilled gladiator. He begins the game with his left arm armored in a style that the GM deems banded mail, and a long studded leather skirt. His armor starts thusly:

- Ierich has one arm and both legs covered, which counts as cross-category. His heaviest armor is the banded mail arm, so he counts as wearing three limbs or more under the heavy armor category, which gives him a +3 AC.
- The heavy armor on one arm gives him -1 to Armor Check Penalties.
- He has light armor on both legs, which lowers his Maximum Dex Bonus by 1.
- Because he has heavy armor on his arm and light armor on his legs, he incurs the -1 to armor check penalties.
- He has heavy armor on his arm, so he counts as having it's Arcane Spell Failure chance of 35%.
- The GM rules that his armor counts as "mostly light" for speed and weight purposes.

Total: +3 AC, Maximum Dex Bonus +8, Armor Check Penalty -2, 35% Arcane Spell Failure, Speed 30 ft, weight 15 lbs.

Say Ierich wins a battle against another gladiator and is allowed to strip the body. He takes the fallen warriors half-plate helmet and scale mail vest. Now:

- Ierich still has one arm and both legs covered, which counts as cross-category, keeping -1 to Armor Check Penalties.
- His heaviest armor on his limbs is still the banded mail arm, so he still had +3 AC and -1 to Armor Check Penalties.
- Both legs are still covered in light armor, so that lowers his Maximum Dex Bonus by 1.
- The half-plate helmet gives +1 to AC and adds -1 to Armor Check Penalty.
- The scale mail torso gives +2 AC, lowers max Dex Bonus by 5, and gives -3 to Armor Check Penalty.
- The armor on his arm is heavier than the scale mail, so he still counts as having it's Arcane Spell Failure chance of 35%.
- Between the mail and the heavy helmet, the GM rules that he now counts as "mostly heavy" armor for speed and weight purposes.

Total: +6 AC, Maximum Dex Bonus +3, Armor Check Penalty -6, 35% Arcane Spell Failure, Speed 20 ft, weight 35 lbs.

## **Piecemeal Armor Destruction**

Because piecemeal armor is, by definition, layers of hacked-together armors put together with little fitting or reinforcement, there is always the possibility that it will be damaged or destroyed in combat more readily than standard armor. To reflect this, use the following system:

Whenever a character wearing piecemeal armor is subject to a critical threat or critical hit, take the amount of damage dealt to the character and divide it by the characters flatfooted AC. Round fractions up. This is the amount of piecemeal armor AC that they immediately lose, as a chunk of their armor is finally destroyed or sent flying off of their body. Note that a critical threat triggers this, though it is less likely to have an effect than a full-on critical hit. This lowered AC counts for the rest of the battle.

After a combat in which a character lost piecemeal AC, the character can use their downtime to deal with their armor. The player takes the total number of AC they lost in the battle and applies it to either reducing AC, lowering their Max Dex Bonus or raising their Armor Check Penalty with their armor in any combination.

- You can apply lost AC to any piece of your armor, but assign it one point at a time. When you've equaled the AC bonus you gain from a certain piece, it counts as destroyed. Recalculate your piecemeal armor stats without that piece.
- You can apply lost AC to the Max Dex Bonus of any piece of your armor. When your total Max

Dex Bonus goes below 0, your armor is actively impeding your movements, and your Dexterity bonus number counts as being lowered by your negative Max Dex Bonus whenever you're wearing your armor.

- You can apply lost AC to making your Armor Check Penalty worse of any piece of your armor. When your total Armor Check Penalty is at a value of -10 or worse, you must abandon at least one piece of your piecemeal armor as it's become so hindering to you that it's just not wearable anymore. Recalculate your piecemeal stats without that piece.

## Examples

In Ierich's next battle, a desert boar gets a critical hit, goring him with its razor-sharp tusks for 23 damage. Ierich's total AC is 19 (10 + his AC of 6 + dex bonus of 3). Ierich's player divides 23 by 16 (Ierich's flatfooted AC), getting 1 with a remainder, which rounds to 2. Ierich's AC drops to 17 for the remainder of the battle.

Ierich is eventually victorious over the boar, and returns to his chambers to tend his wound and deal with his armor. Ierich has two points to apply to worsening his piecemeal armor. He wants to keep his full AC bonus, so he looks at his other options. He says that the boar's tusks punched right through his scale mail vest, and though he can repair it, it now digs into his ribcage when he moves. He notes that it now lowers his Max AC Bonus by 6, and that it gives him a -4 to Armor Check Penalties. His total armor stats are now:

Total: +6 AC, Maximum Dex Bonus +2, Armor Check Penalty -7, 35% Arcane Spell Failure, Speed 20 ft, weight 35 lbs.

He notes that his scale mail vest stats are now +2 AC, lowers Maximum Dex Bonus by 6, Armor Check Penalty -4.

If he suffers more critical hits, he's going to have to start choosing between losing AC from armor or cutting into his Dex bonus, and after a couple more he'll probably have to abandon some armor, whether because it loses enough AC bonus or because his Armor Check Penalty gets -4 or more added to it.

Say that in his next battle, he again suffers a critical hit doing 26 damage. This again divides and rounds to 2, so his AC drops by 2 for the battle, and he again has to deal with his armor. This time, he decides that the damage was mostly done to his plated arm, and he drops its AC bonus from +3 to +2, and adds another -1 to Armor Check Penalties.

Ierich's total armor calculation is now:

- Ierich still has one arm and both legs covered, which counts as cross-category, keeping -1 to Armor Check Penalties.
- His heaviest armor on his limbs is still the banded mail arm, which he has applied -1 AC and -1 to Armor Check Penalties from damage, so it now provides +2 AC and -2 to Armor Check Penalties.
- Both legs are still covered in light armor, so that lowers his Maximum Dex Bonus by 1.
- The half-plate helmet gives +1 to AC and adds -1 to Armor Check Penalty.
- The damaged scale mail torso gives +2 AC, lowers max Dex Bonus by 6, and gives -4 to Armor Check Penalty.
- The armor on his arm is heavier than the scale mail, so he still counts as having its Arcane Spell Failure chance of 35%.
- Between the mail and the heavy helmet, the GM rules that he now counts as "mostly heavy" armor for speed and weight purposes.

Total: +5 AC, Maximum Dex Bonus +2, Armor Check Penalty -9, 35% Arcane Spell Failure, Speed 20 ft, weight 35 lbs.

**Disclaimer:** These rules have been created simply for use in my home game. No legal anything is involved. If you have a comment or question, feel free to send an email to the address on the first page. Thanks for reading!