Zombies

Rules variant and Game world for twilight 2000 v2.2/ Traveler New Era By Matt Geisler

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INTRODUCTION

Fans of science fiction B movies have enjoyed (and endured) many attempts to expand George Romero's famous "Night of the Living Dead", a film which captures the collapse and rebirth of a world torn apart when the dead rise from their graves. A popular alternative to the traditional nuclear holocaust, or meteor impact/plague/solar flare survivalist literature, this scenario makes one simple assumption. A virus or parasite invades the human brain, and reactivates it when the body begins to die. Only a portion of the lower or hindbrain remains intact, and most reactivated brains are so heavily damaged that they are only capable of operating their bodies in slow or spasmodic motions. With little or no higher brain functions, these diseased humans become carnivorous, even cannibalistic animals, and attack other living humans, incidentally spreading the infection. These "living dead" have been called Zombies.

The primary reason role playing games will never be replaced by computer adventures or duke nukem it that they have the capacity for deeper insights into the world and the human condition. Although it's perhaps a pompous statement to make, all role playing games are simulations in which players and GM simulate how people and a world react to a hypothetical scenario. How do you live? What are your goals? Just survival, or something more? More importantly, role playing games force the players to consider the minute and mundane details which bridge the gap from pure fiction to stark reality. I would even go as far as to say that a well

played game can be educational, both from the perspective of teaching people how technology functions (i.e. how does a gun really work, where does alcohol come from?), and from a social/psychological standpoint (how do people react to my actions?). It is for these reasons I have constructed the zombie scenario.

This scenario is best played by having all players read this introduction, and having the

GM become familiar with the initial events and reactions at least, along with the habits and statistics of the zombies. Introductory modules are designed to allow the GM to reveal bits and pieces of information to the players gradually, as radio broadcasts, rumors, or from other sources. The rest of the work is designed to expand the game into a campaign, in which the world collapses and then slowly rebuilds over the next 40 years.

THE INFECTION

The zombie contagion is released (evolved naturally?) on purpose (accidentally?) by radical terrorists who obtained it from a Russian (Iraqi?) germ warfare laboratory in 1998. By October 19, the contagion spread throughout the US Midwest and eastern seaboard, but remained in it's incubation phases. The first zombies appear on a small island off the coast of new York city Oct 20th. A few zombies begin to appear in small isolated Midwestern towns a day later. On Oct 22, an epidemic is declared in new York as thousands fall ill, the first few zombies appear. Not realizing the scope of the problem about to happen, there is little or no media blackout, and medical, rather than military, resources are mobilized. In reality the infection is spreading down the eastern seaboard, and planes loaded with infected people constantly fly out of JFK airport.

Oct 23, the first cases appear in Toronto, and in many other cities with major airports. Emergency

meetings of the medical community have determined the basic pathology of the infection, but only now begin to realize the scope of the problem, JFK airport is closed causing riots from panicked flyers. Two days later the infection blooms all over New York, City police and national guard attempt to control the problem, beginning by sealing off the city with tanks, hoping in vain to contain the infection. Other cities are slow to react, but eventually try to have public collection of bodies to prevent them from reviving. Police are overwhelmed trying to respond to zombie attacks. Only 30% of the national guard responds to summons (the rest are sick or dying), and they are powerless anyway. Zombies are not a concentrated invading army, but are difficult to detect at long range, and dispersed throughout the nation. With law enforcement stretched to the limit, looting and bandit gangs quickly form and begin raiding the terrified population. This drives local governments to making increasingly rash and incoherent declarations, but their influence rarely extends beyond city hall. By October 26th, almost one third of the population of New York city (over 2 million) have been terminally infected and have become zombies. Barricades within the city no longer hold, Manhattan island bridges and tunnels are demolished in desperation, but it's far too late. Worldwide panic ensues when the first cases are reported in Berlin and London. On October 27, the US army has finally mobilized at 40% strength, and has moved into the eastern states, for a moment restoring order. Toronto lapses into chaos as police can no longer deal with zombies, many reported cases of weary police officers shooting innocent civilians, Looters are everywhere. Zombies are growing geometrically, and by oct 30, they begin to appear in all remaining cities within the USA. Mexican and Canadian cities are similarly infected. By October 31 martial law is declared throughout the US, and soldiers are given permission to shoot at anyone not responding or obeying them fully. An extremely bad decision is made by the US president in an effort to quell looting, he repeals the private ownership of weapons, and demands that all civilians turn over whatever weapons they have to the army. Anyone caught with a weapon will be shot on sight. Almost nobody complies with this order, but the army begins to shoot civilians freely. By November 5th, there is no organized body of people beyond gangs in Toronto and Manhattan. US army units move into southern Ontario to prevent

the chaos from spreading, and are briefly engaged by surviving elements of the Canadian army by

mistake. Several small wars break out in eastern Europe as the western nations search vainly for a cure from the suspected contagion manufacturers, none is found. Mexican government collapses into anarchy as rival factions try to take advantage of the current crisis. Winter sets in with a vengeance in Canada, trapping a US infantry division in southern Ontario. More than half of US soldiers are now hastily deployed draftees and on-the-spot deputized citizens. Desertion ranks only second to disease amongst the US army. By Christmas, over half of the US population is now zombies, a 3-1 ratio is estimated for zombies to living people on the east coast. Nuclear bombs are considered briefly to eliminate zombie clusters in large cities, most large cities on the east coast are now abandoned by the army. By January, the army becomes totally cantonized, holding a few precarious refugee safe havens, and leaving the remaining population on their own.

The last national effort is to gather as many doctors and scientists as the army can find and fly them to a secret military base in florida in an effort to develop a cure. The US government collapses two months later. Rumors persist that the Chinese have used nuclear weapons on their own cities to prevent the infection from spreading.

The time line for the players entry depends largely on where they begin. A good avatar game (playing a normal person) would begin in new york or toronto and would begin very early, with little or no preparation on the players part. A Survivalist game set in the midwest or west coast would allow the players a few weeks to stock up on food and supplies, dealing with quickly depreciating currency, and the occasional violence (riots, mobs, gangs, police). An Army game similar to twilight 2000 could be set in the eastern seaboard as the US army begins to break up from desertion and disease.

THE ZOMBIE PROFILE

The zombies described in the basic game are the slow, lumbering, stupid, flesh eating monsters of Romero. They are the final phase of an infection which begins slowly with mild anemia. During Phase I of the disease, it is highly contagious, but gives little outward sign (although many supposed tests have been used by various groups to support mass extermination campaigns). Phase II follows after a few weeks of phase I, in which the patient enters a deep coma, often giving the appearance of death. The heart stops, and bloodflow to the body and brain is cut off for up to 1 hour. During this time, much of the brain dies. The patient then revives, but is now in zombie form, parts of the brain responsible for animal behavior (killing, eating) are stimulated by pseudo-neurotransmitters secreted by the contagion, causing erratic and violent behavior. Phase II is no longer directly contagious, except through open wounds and saliva. Depending on the eating habits of a Phase II patient (zombie), they can survive up to 10 years, but will usually die of starvation within 2-3 years.

Zombie Plague

Transmission: Phase I- airborne, Infection Number: 7;

Phase II- bite Infection number:5+dam

Symptoms: Phase I mild anemia (weakness); Phase II-

Partial brain death, zombie behavior

Diagnosis: Phase I: Formidable, Phase II: Easy Misdiagnosed as: Phase I: hypochondria, minor

disease, hepatitis-A Phase II: drunkeness

Treatment: Phase I only: Relief of pain and fever (+2)

Course of Disease:
Incubation: 1 week
Phase I: 2 weeks
Phase II: 2-10yrs

Base Recovery number: Phase I only: 19

Post recovery advantage: phase I: +6 constitution vs

next infection, phase II: see text

The zombies that this plague creates in phase II are dangerous in close quarters or in large numbers. They are generally slow, but can (1n10 chance per encounter) go berserk for 1-2 minutes, moving with enhanced speed and strength. This is rare enough that only 1 berserk zombie is usually encountered at any given time. Most zombies are stupid, but some (1n20) are capable of waiting in ambush, leaping out 3-5 feet at a passerby. Zombies are attracted to noise, light and living humans, they do not generally attack other zombies or mechanical objects.. While zombies are capable of eating carrion, normal food, and wild food, they much prefer human flesh. They are however finicky eaters, and will generally only totally dismember one or two freshly killed humans, wounding the others so that they join the zombie mob. This behavior clearly illustrates some kind of intelligence, but no more so than animal level. While zombies are vulnerable to attacks to the head, they can also be killed by sufficient damage to the chest, and will eventually die from damage to the abdomen. Zombies do not suffer from bleeding damage, and cannot be shocked into unconsciousness. While zombies are slow and clumsy, damage to their bodies does not result in a loss of initiative as they do not experience trauma. Ranges of vital statistics are given in the table below:

Zombie NPC sheet

Strength: 7 (Berzerk:12) Skills: Melee combat

(unarmed): 3

Constitution: 6-11 (d6+5) Observation: 2

Agility: 3 Stealth: 1 (sometimes 3)

Intelligence: 1

Initiative: 3 Movement: 8/2 (Berzerk:15/8/2) Unarmed combat damage:1d6 (Berzerk:2d10)

Hit capacity Head: CON, other: 2xCON

Damage effects: no loss of initiative from damage,

no unconsciousness rolls

OPTIONAL ZOMBIE RULES

Many other films have depicted a similar kind of bio/chem/nuke agent which instead of creating a lumbering zombie, turns people into maniacs bent on killing. I have broken this into two versions; A: the insanity plague, and B: the cultist plague. Both of these are caused by infections similar to those described by the zombie plague. Instead of destroying the mind however, the delicate neurochemical balance of the brain is disrupted.

Insanity plague

Inspired by films such as Jacob's ladder, In the mouth of madness, and Defcon 4, the insanity plague virus infects and destroys much of the higher function of the brain, and secretes neurotransmitter homologs which turn the patient into a homicidal maniacal killer. Strength and constitution are enhanced, and like zombies, plague victims do not suffer from shock or trauma, but can be driven unconscious (+2 con vs unc rolls). They have some higher faculties, but are unable to use any but the most primitive weapons, such as clubs, axes or knives. Some insane victims can use firearms, but are too far gone to be able to load or care for them, and will usually expend all ammunition within a few hours of finding the weapon. Plague victims can (at referees discretion) function individually or in small groups (calling upon primitive tribalistic instincts). They are clever, and will often organize ambushes, perhaps even setting primitive traps (deadfalls, and debris showers).

Cultist plague

Much of human psychology, mythology and sociology is based on instinct. Primitive societies are though to have formed through the interplay of basic drives, while our later refined societies are the result of rational thinking. The cultist plague attacks and destroys the rational mind, leaving the instinctual mind alive. As a disease it is far more subtle, and difficult to identify. The players represent the last rational thinkers in an increasingly irrational world. They experience the collapse of society from bad decisions and lack of rational thought from leaders and people alike. Cults emerge from the social decay, and begin gobbling up the mainstream population, several of them turn apocalyptic, demonic, violent, or otherwise disturbed as the darker side of human psychology is released. This is the realm inspired by the television series Millennium, and real figures such as David Koresh, various other fanatical american movements, and ironically, the collapse of the Roman Empire.

THE LIVING PEOPLE

As society decays, several new groups appear, and begin incorporating the majority of people. I have simplified these groups into five groups: militias, the army, gangs, ethnic groups, and religious groups. Each of these emerges as a source of power, organization and influence as the government and main population are destroyed.

Militias

These begin to appear around 4-6 months after the initial devastation. They usually occur in small rural areas where the zombie infestation is widely scattered. It these regions it is easier to

defend a household, especially when several families join together to defend their farms and villages. In the US, many of these groups were formed prior to the plague, as militia movements in the face of big government, these groups tend to be the largest, best organized and most heavily armed groups. Many of the more violently anti-government militias have violently

resisted the army's order to disarm and draft all civilians. Many short shooting wars have erupted, mostly one sided, but the army could not possibly hope to eradicate all militias, and gave

up trying after a few months. This has left many militias very upset however, and unlikely to assist government forces. Early militias resemble criminal gangs, but are usually sedentary, perhaps raiding the local area, or settling a grudge with the local police. Later, they begin to incorporate more reasonable policies as their ranks swell. Militias have a wide range of internal governments, most are despotic, but several attempts at oligarchal, patriarchal or even elected republics have been made.

The Army

Initially deployed to quell rioting and widespread violence in the east coast, the army was the last vestige of the government to fall to anarchy. Initially the army was disbursed at the brigade or regimental level, and assigned to regions, sent on patrols, or in a military police capacity. Several army units were used to demolish bridges, establish checkpoints to prevent the movement of people (and thus the plague), and enforce martial law. By the first winter however, individual army units began to coalesce into larger units (division sized) creating safe havens for refugees, and several army units began to "forage" for food and supplies. With their numbers dwindling due to desertion and disease, these safe havens quickly become cantonments, and later city-states. Civilians within the boarders are expected to follow orders without question, and work hard to support the war machine. Army cantonments are almost universally despotic.

Criminal Gangs

Gangs of criminals began to appear almost immediately after the first few zombies were spotted. The early gangs are pre-existing, and now taking advantage of the distraction to conduct some extra "business". Later as it became apparent that the police were ineffective, larger numbers of people began looting, rapidly forming into amateur gangs. Most of these centered around a charismatic leader, and a bunch of frightened, desperate civilians with a handful of small arms. Unlike normal looters (just after a bit of property), gangs generally distinguish themselves for their murder, rape, torture, and total human depravity. These represent the worst human qualities which can easily be found in all people. Examples include the recent wars in Rwanda, Yugoslavia, and Somalia. Unlike what most people want to believe, this is not the action of a handful of war-criminals, but the savage heart of humanity gone feral.

Ethnic Groups

Many modern militias are in fact ethnic (Aryan?) groups, motivated by racial hatred, or some pseudo-scientific (B.S.) ethnic cleansing dogma. Other groups are simply collections of people

based on some visible ethnic origin. In times of crisis most populations divide along racial lines, and America is no exception. Some groups will take in outsiders, but give them second class status, other groups will seek to exterminate either broad or specific races of people. These groups form 2-4 months after the violence (some of them in response to the violence) and organize

into small fortified strongpoints. Within cities, they depend on the last reserves of canned food and scavenging, others migrate out into the rural countryside and make somewhat futile

attempts to start agricultural communities. These stand out from normal groups of refugees, as they are organized, have clear leaders and some purpose. If the players are lucky, helping out an ethnic community in the formative stages can earn them a safe haven later on.

Religious Groups

Again, the distinction between militia, ethnic and religious groups are somewhat blurry, but here I have defined religious groups as those to which the higher religious purpose is placed above all other priorities. These are mostly the fanatical groups which form in any calamity. They

explain the calamity in the most biblical terms, declare this to be judgement day, or the equivalent. These arguments in the face of such horror tend to hold a lot of weight. The cults begin organizing late however, and are not a serious threat until about a year after the governmental collapse. More and more refugees begin to swell the ranks of cults. Rival cults frequently skirmish with each other, some organize mass suicides, others practice genocide, even human sacrifice among the extreme cultists. As these become a focus for the weak-minded living population seeking spiritual relief, they become quite powerful. However

their power is finite, and the hardships of extreme belief will eventually undo them.

Demographics

After first year, 70% of the human population of north America is infected or killed. Zombies outnumber humans 4-1 in built up areas, and 2-1 in rural areas. Zombies in rural areas are scattered and found individually or in groups of 2-20. Large urban centers become milling throngs of zombies, tens of thousands prowl the streets of the suburbs, hundreds of thousands in the city core. A few fortress communities make up the remaining human inhabitations, becoming increasingly untenable as supplies are exhausted and foraging parties turn up less material with increasing casualties. Gangs are widespread, preying on refugee humans, raiding the communities, and scavenging for whatever they can find. Rural gangs tend to be motorized, on trucks or motorcycles. They raid villages and small communities for food, fuel, and kicks. Many of them include x-military personal with some military hardware, and lots of civilian weapons. The army is deployed to attack the gangs, and often succeeds in eliminating them, but there are too many. Local government still remains in many areas, especially where shored up by army units. Federal government is nowhere to be found.

The Future 40 year projection

Simply put, the government slowly ceases to exist, communities spring up from religious, ethnic, or rural origins, and slowly replace the army. Criminal activity, initially very high, dies down after a few years as communities are better armed, and everything else is already looted. Zombies disappear as they are slain or starve. After 10 years, warlords forcibly unite several smaller communities into city-states. Through political means or by conquest, city-states form into tiny kingdoms, and later small empires. By year 40, a few state sized organizations boasting up to a million citizens now exist. Many of these are despotic, practicing slavery, cruel and unjust

laws, corruption, and terror to keep the population in line. There are a few shining examples where a fragile democracy or enlightened monarch hold sway, but these are rare. And everyone

dreams of reuniting the american empire. After 40 years, finally the population begins to increase past the initial losses of the first year. The killing has finally subsided to a lower number than the birthrate (or

is it that the birthrate has finally caught up with the killing?).

Demographics table showing relative influence and other factors

STATISTIC	YEA R 1	YEA R 2	YEAR 3	YEA R 4	YEAR 5	YEAR 10	YEAR 20	YEAR 40
Millitia	1%	10%	15%	30%	40%	60%	60%	65%
Army	40%	50%	40%	40%	30%	20%*	10%*	10%*
Gangs	50%	20%	20%	10%	10%	10%**	5%**	3%**
Ethnic	8%	10%	10%	10%	10%	15%	20%	21%
Cultists	1%	10%	15%	20%	10%	5%	5%	1%
Ratio of Zombies / Living	3/1	3.5/1	4/1	2.5/1	1/2	1/10	1/100	1/1000*
% original population	30%	20%	18%	15%	17%	20%	25%	35%
Largest Organized Group	1000	3000	700	1500	3000	15k	50k	1000k
World Character	Looti ng	Chaos	Cults	Villa ges	Towne s	City- states	Trade	Mini- empires

^{*} After 10 years, the army will strongly resemble militia-type city states, in many cases the only difference will be in their history.

isolated cases. All of the initial zombies will be dead by this time.

NEW RULES: REALISTIC DAMAGE

Most twilight 2000 PC's, and many NPC's will withstand more damage than the average APC. This is fine in a game of high fantasy, but if someone wants to create a game of gritty determination, the chance for serious injury must apply to small arms as well as howitzers.

Recording wounds

Each time a PC is damaged, the point value of the wound is recorded along with the type, seriousness, and location (or to the "body" in the case of concussion). Each new wound is recorded separately, but the wound level of the body part is equal to the sum of all wounds. The

^{**} Gangs after 10 years will primarily consist of nomadic raiders or freelance mercenaries.

^{***} The Zombie plague will be eliminated, but sporadic outbreaks will still occur, along with a few

effects of different wound levels is determined by comparison to the constitution of the PC (assume 5-6con for average NPC's)

Wounds< Con ----- Scratch wound Wounds= Con ---- Slight wound Wounds= 2xCon -- Serious wound Wounds= 4xCon -- Critical wound Wounds= 8xCon -- Amputation/Death

Wound Levels

Wound Level	Head	Chest	Abdome n	Arm	Leg
Scratch	No effect	No effect	No effect	-1 Agl	3/4 move
Slight	Cx roll	No effect	No effect	-1 Str	1/2 move
Serious		1/2 abl, Cx roll	-1 abilities	1/2 Str	1/4 move
Critical	Death	Unconcious	Unconci ous	Cx roll	Cx Roll
Amputation /Death	Death	Death	Mortal	. *	Amput ation

The effects of each level are cumulative, that is: a critical abdomen hit will result in ability loss (from serious wounds) as well as unconsciousness.

Explanation of results

Cx Roll- PC must roll vs current CON to remain conscious. Failure indicates that the PC has frozen or become unconscious for 1-6 phases.

Unconscious- PC immediately becomes unconscious (note that this doesn't necessarily mean that the PC has fallen into a coma, merely that he is temporarily immobilized/non-functional). This lasts 1-6 phases, then the PC can start rolling vs CON every phase in which he acts.

Ability modifiers- These are cumulative for different wounds, and temporarily effect the player until wounds are healed. If strong pain killers are given, the ability losses can temporarily be restored, but suffer additional damage (1pt per combat round of heavy work, 1pt per 10 min movement).

Mortal wound- The PC will die from internal bleeding in 1-4 days, this requires successful Major surgery to correct.

Death- The PC dies (clinically) from wounds. Recovery is possible only if medical experts are immediately available (Unlikely in most scenarios). In this case, recovery is Major surgery, requiring extensive medical equipment (such as heart/lung machines, etc), and is a Formidable or even Impossible task, depending on the extent of damage (1-4:FOR,5-8:IMP,9-10:not allowed).

Amputation- Extensive bone pulverizing, massive tissue trauma makes amputation the more viable solution. With amputation, an average surgery, trauma can be halted, otherwise infection is automatic (as is a lingering death). Restoration of the limb requires Formidable Major surgery, and the use of casts/ blood circulators/etc. This restores 1pt per week until healed to the next lower wound level.

BLEEDING

Serious and Critical wounds are most dangerous due to their potential to drain the entire blood volume of the victim.

Serious wounds can be patched quickly, Ezy:Trauma aid, or Avg Agility. This requires bandages and direct pressure, it can be done in 2 phases on a success, 1 phase if critical success. Failure indicates that it took 10 phases (2 turns) to bandage, critical failure indicates that the wound will re-open in 1-6 phases. Untreated Serious Bleeding will cause 1pt per turn (6phases) damage to the chest.

Critical wounds are more dangerous, as severe arterial bleeding is involved. Pressure bandages must be used to slow bleeding (to 1pt per 6 turns) Avg:Trauma aid (critical success stops bleeding). This takes 2 turns, 10 if failure, critical failure indicated 1d6pts further damage. Minor surgery is require to stop it normally (Average task:surgery). Critical bleeding drains 1pt/3phases from chest.

Amputation/Death. If the PC survives, (or expert medical teams are available) immediate amputation and pressure bandages will stop bleeding (Avg:Surgery). Otherwise 1pt per phase will be lost from the chest. Splints and pressure bandages (Dif:Trauma Aid) will slow bleeding to 1pt per turn (useful for medical evacuations). Bleeding can be stopped with haemostats while surgery is underway (true in all surgeries, but works only a few hours while the doctors operate).

Bleeding damage is kept as a separate chest wound, and is fully cumulative (don't record separately). IV transfusions can reduce damage immediately, 1pint saline solution will restore 2pts bloodloss (up to 1/4 total bloodloss can be restored this way). Plasma restores up to ½

damage, at 5 points per pint. Whole blood (of the correct type) can fully restore bloodloss at 1 pint per 5 damage.

Hooking up an IV is Avg:trauma aid or surgery, and takes 3 phases. Fluids enter the body at a rate of 1 pint per 6 phases.

Task Summary

1/ Apply bandages (up to serious wounds) Ezy:Trauma aid:2 phases. +1 difficulty with

makeshift

bandages. CS: 1phase, F:10phases, CF: Wound reopens in 1-6phases. Prevents further bleeding

2/Apply pressure bandages (Critical wounds/Amputation). Avg:Trauma Aid:2 turns +2 difficult with makeshift bandages (and requires constant attention). Slows bleeding to 1pt/10 turns (critical wounds) or 1 pt per turn (Amputation). CS: stops bleeding, F:10 turns to stop bleeding, CF: 1d6pts additional damage, and 10 turns elapse.

- 3/ IV transfusion Avg:Trauma aid or Surgery 3 phases. Restores bloodloss wound.
- 4/ Amputate limb Avg:surgery (surgical tools required) 10min. Stops bleeding and prevents infection from amputated limb. (Involves the loss of that limb of course).
- 5/Mortal wound recovery Dif:Surgery (surgical tools necessary) +1 Antibiotics, +1 plasma/blood, anaesthetic or sedative necessary. 1-2 hours.

6/ Death recovery: 1-4:For, 5-8:Imp, 9-10:Not allowed. Requires surgical team (surgeon, 2-4 nurses, specialists for particular body part, anaesthesiologist, radiologist), extensive support equipment (heart/lung machine, artificial kidney, monitors, etc) and a functional operation room (field hospital equivalent at least). Takes 2-12 hours, any failure means that the patient has died. Patient must be brought in immediately (medical evacuation). Any delay past 5 min causes +1 on above roll for every minute delayed. Stabilization (Dif:trauma aid) increases the grace period to 10 min and requires drugs (sedative, IV, bandages, etc). Generally this is only possible in a modern city or fully operational modern field army. It almost certainly does not apply to Twilight

2000, Cadillacs and Dinosaurs, the Wilds of TNE, most starships of TNE, and anyone except the privileged class of Dark conspiracy.

OPTIONS

If you want a more playable, less realistic game, then a few simple options are available

1/Heroic Campaign Compare wound points to

STR+CON for major PC's

2/ Superheroic Campaign As above but use 2x(STR+CON)

3/ Cinematic Campaign 3x(STR+CON)

Note: This rule at least gets rid of the ridiculous notion that the chest (with the heart, lungs, and liver) is the least prone to damage from bullets. Almost any bullet puncturing the chest (which is any bullet over .22 caliber, and quite a few .22's as well) will cause major damage, requiring hospitalization, perhaps even death.