



Rules for  
**Underground Adventures**  
& Other Fantasies

By Wizard Lizard

## I. Player Stuff

1. Roll 3d6 and record the total for each of the following ability score, in order:

While the effects of attributes are self-explanatory, some rule details are useful to know.

**Strength:** characters may carry significant items up to his STR before being encumbered, after which any additional equipment will give a cumulative penalty to appropriate rolls.

**Intelligence:** characters need at least a 7 INT to know how to write and read. In addition, they may know additional languages up to (INT-10), determined in game.

When unsure of whether or not a language is known, roll a d6 – on a 5+, the PC speaks it.

**Wisdom:** characters with high (15+) or low (6-) WIS scores get +/-1 to saving throws relating to mind-affecting magic and powers (ie. Illusions, psi powers, and the likes).

**Constitution:** characters with high (15+) or low (6-) CON scores get +/-1 to each Hit Dice (d6) they roll when determining Hit Points. [(CON-3) x10] also determines a character's % chance to "withstand adversity" – staying conscious when badly injured, surviving surgery, being raised from the dead or turned back to flesh after being petrified.

**Dexterity:** characters with above average (13+) or below average (8-) DEX get +/-1 to attack rolls made with ranged and thrown weapons. In cases where order of action is difficult to determine, a superior DEX score may be granted initiative.

**Charisma:** this attribute determines the maximum number of *unusual* retainers that may come into a character's employ – unusual meaning monsters and NPCs with levels, not zero-level mercenaries, experts and hirelings who do not gain experience through adventuring. In addition, CHA may affect certain characters' and creatures' reaction to the players' characters.

CHA	# Retainers	Loyalty
18	12	+4
16-17	6	+2
13-15	5	+1
10-12	4	
7-9	3	
5-6	2	-1
3-4	1	-2

### Alternatives & Additional Ability Scores

- Everything in Grey is Optional -

This aren't used by default, but may come in handy depending on the game's setting.

**Education:** as a replacement for Wisdom in occult horror games.

**Willpower & Appearance:** as replacement for Charisma in occult horror games. The former uses Wisdom's Mental Attack Saves modifiers and may be used to derive a Sanity secondary stat (WIL x5), the latter may affect reaction as CHA does.

**Technology:** represents a character's savviness with tech, useful for science-fiction games.

2. *By default*, all player-characters will be **human adventurers** (fighters) in terms of game mechanics, although alternative options may be available depending on the campaign. In most campaigns, a failed career, current occupation or general background will help further differentiate characters.

#### **Adventurers** (called Fighters if other classes are available)

- Can wear any armor and wield any weapon.
- Combat skill improve with levels – no attack bonus need be recorded (Delta's [Target 20](#)).
- Heroes (4<sup>th</sup> level) improve the morale of troops they lead in combat.
- Super-heroes (8<sup>th</sup> level) strike terror into the hearts of men when charging, and always detect invisible opponents in melee.
- Lords (9<sup>th</sup> level) may build a castle, clear one hex of wilderness and keep it secure to attract common men who will pay a tax to live under their protection.

#### **Wizards, Witches & Sorcerers**

- The rules from [Wonders & Wickedness](#) (*Orbit I*) + [Marvels & Malisons](#) will be used.

#### **Psionics**

- The psi powers rules from [Carcosa](#) will be used, possibly discarding the initial % chance for psi powers depending on the availability of psionics in the campaign's setting.

#### **"Demi-human" Races**

- For Tolkien-ish Fantasy, use these rules, heavily inspired by [OED rules](#).

**Humans:** unlimited level advancement

**Dwarves:** dark vision 60', +4 to saves against magic, giants are at -4 to hit, stone sense

**Elves:** dark vision 60', multi-class, hide in wood (4 in 6), vigilant (surprised on a 1), elf senses

**Hobbits:** hide in woods (4 in 6), +4 to saves against magic, +2 to ranged attacks

3. *By Default*, character alignment isn't chosen in standard Underground Adventures metaphysics: **everyone is neutral**, with all unnatural and strange things such as magical creatures being chaotic (with a few of these being lawful). Thus, alignment isn't recorded.

**Heroic Fantasy Option:** pick Law (Good), Neutral or Chaos (Evil). Alignment is a side.

4. Starting Equipment – there are many potential options, depending on the campaign.

**Method A** – Roll 3d6, multiply by ten for your starting Gold, buy from the table next page.

**Method B** – Roll 3d6, consult the [Necropraxis OD&D Equipment Chart](#).

*If Method A is the preferred one, Method B is always available as a quick alternative.*

**Method C** – Pick two weapons, six items and record a light armor and shield.

*This is particularly useful for particularly irregular or non-standard fantasy settings.*

**Method D** – Negotiate with the Referee for gear based on your character's Background.

*This is usually the best method for settings such as modern-day occult horror.*

<b><u>Item</u></b>	<b><u>Cost</u></b>	<b><u>Item</u></b>	<b><u>Cost</u></b>
Dagger	3	Leather Armor	15
Hand Axe	3	Chain-type Mail	30
Mace	5	Plate Mail	50
Sword	10	Helmet	10
Battle Axe	7	Shield	10
Morning Star	6	Barding (Horse Armor)	150
Flail	8	50' of Rope	1
Spear	1	10' Pole	1
Pole Arm	7	12 Iron Spikes	1
Halberd	7	Small Sack	1
Two-Handed Sword	15	Large Sack	2
Lance	4	Leather Back Pack	5
Pike	5	Water/Wine Skin	1
Short Bow	25	6 Torches	1
Long Bow	40	Lantern	10
Composite Bow	50	Flask of Oil	2
Light Crossbow	15	3 Stakes & Mallet	3
Heavy Crossbow	25	Steel Mirror	5
Quiver of 20 Arrows	10	Silver Mirror, Small	15
Case with 30 Quarrels	10	Wooden Cross	2
20 Arrows/30 Quarrels	5	Silver Cross	25
Silver Tipped Arrow	5	Holy Water/Vial	25
Mule	20	Wolfsbane, bunch	10
Draft Horse	30	Belladonna, bunch	10
Light Horse	40	Garlic, bud	5
Warhorse, Medium	100	Wine, quart	1
Warhorse, Heavy	200	Iron Rations (for dungeon expeditions) 1 person/1 week	15
Saddle	25	Standard Rations for 1 person, 1 week	5
Saddle Bags	10		
Cart	100		
Wagon	200	Other items' cost may be calculated by comparing to similar items listed above.	
Raft	40		
Small Boat	100		
Small Merchant Ship	5,000		
Large Merchant Ship	20,000		
Small Galley	10,000		
Large Galley	30,000		

*(All prices are in Gold Pieces; from Men & Magic)*

5. Hit Dice & Hit Points – All HD are d6, each individually affected by the potential CON mod. HD are re-rolled when characters get downtime to rest properly, usually at the beginning of an adventure (ie: Before leaving town) – in addition, 1 HP is recovered after a meal and a full night's rest, assuming characters are resting in a safe place (camping in a comfortable wilderness environment works, but not dungeons or difficult areas such as a desert).  
When a game session lasts for an extended length of in-game time, more granularity in HP recovery may be added as needed (such as recovering [level]HP for resting in a proper bed).

**Death at 0 HP** is the most default assumption to be expected. If it is not the case for the needs of a specific campaign's setting, the Referee will inform the Players beforehand.  
Other options for handling death & dying include:

**Save vs Death at 0 HP**, with a successful save meaning unconsciousness.  
*Good for Sword & Sorcery ala Conan, where heroes are slightly less mortal than common men.*

**Zero Hit Points** table from Seven Voyages of Zyrllathen – for added granularity.  
*Good for gritty-feeling games – lots of potential for injuries and forced retirement.*

**Knocked Out at 0 HP**, with death only in the direst cases.  
*Good when playing with some children – most handle death at 0 HP very well in my experience.*

## 6. Things to Remember

While the Referee can handle all of the dice rolling and associated rules-stuff, most players favor rolling dice for their characters' actions. Here are the player-facing in-game procedures:

### RULES

**Initiative:** *one player* rolls a d6 for the whole group and calls the result.

Some groups assign that role, others switch around orderly or messily, do what you like.

**Attack:** roll a d20 and a d6, call the d20. If I tell you it's a hit, call the d6 for damage dealt.

Alternatively, call both the attack roll and the damage. Remember that low rolls usually fail – if your character is still between 1<sup>st</sup> and 3<sup>rd</sup> level, you can ignore individual results under 7 and just call a miss. Unmodified rolls of 20 always hit, while 1s always miss.

**Saves:** if I call for a save, it usually means you made a mistake and you're getting a chance to live through it via your character's luck or abilities. Roll a d20 and call it.

### ETIQUETTE

**Do:** listen to others, be respectful, get excited, speak in first or third person as you wish, engage in in-character banter, elect a caller or party leader if things are moving slowly, play to win (making the best possible choices for your character) or to engage with the game world (doing what you find most interesting, even if it's a bad decision) as you prefer, use your own knowledge (you don't have to pretend you don't know something – your character knows what you know), trust the referee (I'll listen to you if you point out a mistake on my end, but I can't suffer people who get upset at how I run *during the game*, keep it for the debrief).

**Don't:** talk over each other (as much as possible), focus on OOC trivia and banter (it's not forbidden, I'm not some kind of nazi, but don't combo OOC jokes if you see one was enough to let go of tension/pressure), engage in childish behavior (whining, passive-aggressivity, sulking, etc.) especially if your dude dies (it'll happen, and it sucks sometimes, but it's still an imaginary dude). Etc, etc.

*I'm hoping this paragraph made you raise an eyebrow and go "of course", that's the point.*

**Things you don't have to do but you'll be happier if you do:** avoid splitting the party, run away when facing dangerous adversity without a solid plan or advantage, draw an abstract or semi-accurate map, take notes, eat more vegetables.

## II. Alternative Fantasies

### Investigators & Eldritch Horrors

1. Roll 3d6 in order for STR, INT, EDU, CON, DEX, WIL, APP
2. Your SAN is (WIL x5), your PP is (WIL), you get 1HD (1+1HD if you're a fighting-man/woman)
3. Pick an appropriate Occupation and record your skills, ignoring % values
4. Record any special or note-worthy equipment (a car, a gun, etc.)
5. Record your character's name, social circles, lifestyle, and other details as needed

### In Combat

Characters with a fighter background (veteran, police officer, private investigator, etc.) are treated as 1<sup>st</sup> level (1+1HD, better combat ability), others as 0-level characters.

When facing human opponents, use the Zero Hit Points table from Seven Voyages of Zyrathen. Against mythos creatures, characters die at OHP. In any case, describe injuries for any HP loss. Some light injuries may not cost HP but still affect the game.

### Everything Else

Don't use skill checks – look at a character's abilities, occupation and skills to figure out what works, what doesn't and what requires a roll to resolve. SAN loss is as usual, use 2E CoC for madness rules. You can keep the magic rules as-is, assigning a difficulty as needed (players aren't supposed to know how magic works anyway).

### Experience

For every horror survived – where your character witnessed something he shouldn't have and survived, you get a Survivor Point. Spend one to avoid death, automatically succeed at any life-or-death dice roll or any other similar situation. Also record a little skull for every adventure you got through – for bragging rights.

### Neons & Mirrorshades

1. Roll 3d6 in order for STR, INT, TECH, CON, DEX, CHA
2. Use regular Underground Adventure rules for CharGen
3. Use Stars Without Number, and specifically Polychrome for starting gear (with Method A)

### Firearms

Don't need special rules. Try, you'll see.

### Experience

I'd stick with money, really. Maybe also hand out Survivor Points, depending on the game's tone and scale of crazy cyberpunk violence.