Garment Weight Armor-Gambeson/Light Leather:

Covering the Torso and two Locations - 1 point

Light Armor-Heavy Leather:

Torso-1 point

Head-1 point

Two Locations- 1 point

Medium Armor-Chainmail:

Torso-2 points

Head-1 Point

Two Locations- 1 point

Heavy Armor-Plate Mail:

Torso-2 points

Head-2 points

Each Location - 1 point

Layering

Torso-+1 point

Head-+1point

Every 4 Locations-+1 point

Approved Gambeson under torso armor-+1 point
Having all 10 Locations covered and padded-+1 point