

SAFETY DATA SHEET

RL 500PF (Part A)

According to Regulation (EC) No 1907/2006, Annex II, as amended by Regulation (EU) No 453/2010

SECTION 1: Identification of the substance/mixture and of the company/undertaking

1.1. Product identifier

Product name RL 500PF (Part A)

Other Part HN 500 (Part B)

1.2. Relevant identified uses of the substance or mixture and uses advised against

Identified uses Paint.

1.3. Details of the supplier of the safety data sheet

Supplier

Chemco International Ltd
 East Shawhead Industrial Estate
 Coatbridge ML5 4XD
 Scotland United Kingdom
 +44 (0) 1236 606060
 +44 (0) 1236 606070
 sales@chemcoint.com

1.4. Emergency telephone number

Emergency telephone +44 (0) 7932944040

SECTION 2: Hazards identification

2.1. Classification of the substance or mixture

Classification (EC 1272/2008)

Physical hazards Flam. Liq. 3 - H226

Health hazards Skin Irrit. 2 - H315 Eye Irrit. 2 - H319 Skin Sens. 1 - H317

Environmental hazards Aquatic Chronic 3 - H412

2.2. Label elements

Pictogram



Signal word

Warning

Hazard statements

H226 Flammable liquid and vapour.
 H315 Causes skin irritation.
 H317 May cause an allergic skin reaction.
 H319 Causes serious eye irritation.
 H412 Harmful to aquatic life with long lasting effects.

RL 500PF (Part A)

Precautionary statements	<p>P210 Keep away from heat, hot surfaces, sparks, open flames and other ignition sources. No smoking.</p> <p>P261 Avoid breathing vapour/ spray.</p> <p>P280 Wear protective gloves/ protective clothing/ eye protection/ face protection.</p> <p>P305+P351+P338 IF IN EYES: Rinse cautiously with water for several minutes. Remove contact lenses, if present and easy to do. Continue rinsing.</p> <p>P332+P313 If skin irritation occurs: Get medical advice/ attention.</p> <p>P501 Dispose of contents/ container in accordance with national regulations.</p>
Contains	reaction product: bisphenol-A-(epichlorhydrin)
Supplementary precautionary statements	<p>P233 Keep container tightly closed.</p> <p>P240 Ground/ bond container and receiving equipment.</p> <p>P241 Use explosion-proof electrical equipment.</p> <p>P242 Use only non-sparking tools.</p> <p>P243 Take precautionary measures against static discharge.</p> <p>P264 Wash contaminated skin thoroughly after handling.</p> <p>P272 Contaminated work clothing should not be allowed out of the workplace.</p> <p>P273 Avoid release to the environment.</p> <p>P302+P352 IF ON SKIN: Wash with plenty of water.</p> <p>P303+P361+P353 IF ON SKIN (or hair): Take off immediately all contaminated clothing. Rinse skin with water/ shower.</p> <p>P321 Specific treatment (see medical advice on this label).</p> <p>P333+P313 If skin irritation or rash occurs: Get medical advice/ attention.</p> <p>P337+P313 If eye irritation persists: Get medical advice/ attention.</p> <p>P362+P364 Take off contaminated clothing and wash it before reuse.</p> <p>P370+P378 In case of fire: Use foam, carbon dioxide, dry powder or water fog to extinguish.</p> <p>P403+P235 Store in a well-ventilated place. Keep cool.</p>

2.3. Other hazards

This product does not contain any substances classified as PBT or vPvB.

SECTION 3: Composition/information on ingredients

3.2. Mixtures

reaction product: bisphenol-A-(epichlorhydrin)	10-30%
CAS number: 25068-38-6 EC number: 500-033-5	
Classification Skin Irrit. 2 - H315 Eye Irrit. 2 - H319 Skin Sens. 1 - H317 Aquatic Chronic 2 - H411	
4-methylpentan-2-one	5-10%
CAS number: 108-10-1 EC number: 203-550-1	
Classification Flam. Liq. 2 - H225 Acute Tox. 4 - H332 Eye Irrit. 2 - H319 STOT SE 3 - H335	

RL 500PF (Part A)

xylene	5-10%
CAS number: 1330-20-7	EC number: 215-535-7
Classification	
Flam. Liq. 3 - H226	
Acute Tox. 4 - H312	
Acute Tox. 4 - H332	
Skin Irrit. 2 - H315	
ethylbenzene	<1%
CAS number: 100-41-4	EC number: 202-849-4
Classification	
Flam. Liq. 2 - H225	
Acute Tox. 4 - H332	

The Full Text for all R-Phrases and Hazard Statements are Displayed in Section 16.

SECTION 4: First aid measures

4.1. Description of first aid measures

General information	Get medical attention immediately. Show this Safety Data Sheet to the medical personnel.
Inhalation	Remove affected person from source of contamination. Move affected person to fresh air and keep warm and at rest in a position comfortable for breathing. Maintain an open airway. Loosen tight clothing such as collar, tie or belt. When breathing is difficult, properly trained personnel may assist affected person by administering oxygen. Place unconscious person on their side in the recovery position and ensure breathing can take place.
Ingestion	Rinse mouth thoroughly with water. Remove any dentures. Give a few small glasses of water or milk to drink. Stop if the affected person feels sick as vomiting may be dangerous. Do not induce vomiting unless under the direction of medical personnel. If vomiting occurs, the head should be kept low so that vomit does not enter the lungs. Never give anything by mouth to an unconscious person. Move affected person to fresh air and keep warm and at rest in a position comfortable for breathing. Place unconscious person on their side in the recovery position and ensure breathing can take place. Maintain an open airway. Loosen tight clothing such as collar, tie or belt.
Skin contact	It is important to remove the substance from the skin immediately. In the event of any sensitisation symptoms developing, ensure further exposure is avoided. Remove contamination with soap and water or recognised skin cleansing agent. Get medical attention if symptoms are severe or persist after washing.
Eye contact	Rinse immediately with plenty of water. Remove any contact lenses and open eyelids wide apart. Continue to rinse for at least 10 minutes.
Protection of first aiders	First aid personnel should wear appropriate protective equipment during any rescue. If it is suspected that volatile contaminants are still present around the affected person, first aid personnel should wear an appropriate respirator or self-contained breathing apparatus. Wash contaminated clothing thoroughly with water before removing it from the affected person, or wear gloves. It may be dangerous for first aid personnel to carry out mouth-to-mouth resuscitation.

4.2. Most important symptoms and effects, both acute and delayed

General information	See Section 11 for additional information on health hazards. The severity of the symptoms described will vary dependent on the concentration and the length of exposure.
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RL 500PF (Part A)

Inhalation	Prolonged inhalation of high concentrations may damage respiratory system. During application and drying, solvent vapours will be emitted. Vapours in high concentrations are narcotic.
Ingestion	May cause sensitisation or allergic reactions in sensitive individuals. May cause irritation.
Skin contact	May cause skin sensitisation or allergic reactions in sensitive individuals. Redness. Irritating to skin. Discoloration of the skin.
Eye contact	Irritating to eyes.

4.3. Indication of any immediate medical attention and special treatment needed

Notes for the doctor Treat symptomatically. May cause sensitisation or allergic reactions in sensitive individuals.

SECTION 5: Firefighting measures

5.1. Extinguishing media

Suitable extinguishing media The product is flammable. Extinguish with alcohol-resistant foam, carbon dioxide, dry powder or water fog. Use fire-extinguishing media suitable for the surrounding fire.

Unsuitable extinguishing media Do not use water jet as an extinguisher, as this will spread the fire.

5.2. Special hazards arising from the substance or mixture

Specific hazards Containers can burst violently or explode when heated, due to excessive pressure build-up. Flammable liquid and vapour. Vapours may be ignited by a spark, a hot surface or an ember. Vapours may form explosive mixtures with air. Fire-water run-off in sewers may create fire or explosion hazard.

Hazardous combustion products Thermal decomposition or combustion products may include the following substances: Harmful gases or vapours.

5.3. Advice for firefighters

Protective actions during firefighting Avoid breathing fire gases or vapours. Evacuate area. Cool containers exposed to heat with water spray and remove them from the fire area if it can be done without risk. Cool containers exposed to flames with water until well after the fire is out. If a leak or spill has not ignited, use water spray to disperse vapours and protect men stopping the leak. Avoid discharge to the aquatic environment. Control run-off water by containing and keeping it out of sewers and watercourses. If risk of water pollution occurs, notify appropriate authorities.

Special protective equipment for firefighters Wear positive-pressure self-contained breathing apparatus (SCBA) and appropriate protective clothing. Firefighter's clothing conforming to European standard EN469 (including helmets, protective boots and gloves) will provide a basic level of protection for chemical incidents.

SECTION 6: Accidental release measures

6.1. Personal precautions, protective equipment and emergency procedures

Personal precautions No action shall be taken without appropriate training or involving any personal risk. Keep unnecessary and unprotected personnel away from the spillage. Wear protective clothing as described in Section 8 of this safety data sheet. Follow precautions for safe handling described in this safety data sheet. Wash thoroughly after dealing with a spillage. Ensure procedures and training for emergency decontamination and disposal are in place. Do not touch or walk into spilled material. Evacuate area. Provide adequate ventilation. No smoking, sparks, flames or other sources of ignition near spillage. Promptly remove any clothing that becomes contaminated. Avoid contact with skin and eyes.

6.2. Environmental precautions

RL 500PF (Part A)

Environmental precautions Immiscible with water. Aquatic toxicity is unlikely to occur. However, large or frequent spills may have hazardous effects on the environment. Absorb spillage with non-combustible, absorbent material. Avoid discharge into drains or watercourses or onto the ground. Avoid discharge to the aquatic environment. Large Spillages: Inform the relevant authorities if environmental pollution occurs (sewers, waterways, soil or air).

6.3. Methods and material for containment and cleaning up

Methods for cleaning up Wear protective clothing as described in Section 8 of this safety data sheet. Clear up spills immediately and dispose of waste safely. Eliminate all ignition sources if safe to do so. No smoking, sparks, flames or other sources of ignition near spillage. Do not allow material to enter confined spaces, due to the risk of explosion. Approach the spillage from upwind. Small Spillages: If the product is soluble in water, dilute the spillage with water and mop it up. Alternatively, or if it is not water-soluble, absorb the spillage with an inert, dry material and place it in a suitable waste disposal container. Large Spillages: If leakage cannot be stopped, evacuate area. Flush spilled material into an effluent treatment plant, or proceed as follows. Contain and absorb spillage with sand, earth or other non-combustible material. Place waste in labelled, sealed containers. Clean contaminated objects and areas thoroughly, observing environmental regulations. The contaminated absorbent may pose the same hazard as the spilled material. Flush contaminated area with plenty of water. Wash thoroughly after dealing with a spillage. Dangerous for the environment. Do not empty into drains. Dispose of waste to licensed waste disposal site in accordance with the requirements of the local Waste Disposal Authority.

6.4. Reference to other sections

Reference to other sections For personal protection, see Section 8. See Section 11 for additional information on health hazards. See Section 12 for additional information on ecological hazards. For waste disposal, see Section 13.

SECTION 7: Handling and storage

7.1. Precautions for safe handling

Usage precautions Read and follow manufacturer's recommendations. Wear protective clothing as described in Section 8 of this safety data sheet. Keep away from food, drink and animal feeding stuffs. Handle all packages and containers carefully to minimise spills. Keep container tightly sealed when not in use. Avoid the formation of mists. The product is flammable. Keep away from heat, hot surfaces, sparks, open flames and other ignition sources. No smoking. In use may form flammable/explosive vapour-air mixture. Vapours may accumulate on the floor and in low-lying areas. Use explosion-proof electrical, ventilating and lighting equipment. Use only non-sparking tools. Take precautionary measures against static discharges. Avoid discharge to the aquatic environment. Do not handle until all safety precautions have been read and understood. Do not handle broken packages without protective equipment. Do not reuse empty containers.

Advice on general occupational hygiene Wash promptly if skin becomes contaminated. Take off contaminated clothing. Wash contaminated clothing before reuse. Do not eat, drink or smoke when using this product. Wash at the end of each work shift and before eating, smoking and using the toilet. Change work clothing daily before leaving workplace.

7.2. Conditions for safe storage, including any incompatibilities

RL 500PF (Part A)

Storage precautions	Store in accordance with local regulations. Eliminate all sources of ignition. Take precautionary measures against static discharges. Earth container and transfer equipment to eliminate sparks from static electricity. Keep away from oxidising materials, heat and flames. Keep only in the original container. Keep container tightly closed, in a cool, well ventilated place. Keep containers upright. Protect containers from damage. Bund storage facilities to prevent soil and water pollution in the event of spillage. The storage area floor should be leak-tight, jointless and not absorbent.
Storage class	Flammable liquid storage.
7.3. Specific end use(s)	
Specific end use(s)	The identified uses for this product are detailed in Section 1.2.

SECTION 8: Exposure Controls/personal protection

8.1. Control parameters

Occupational exposure limits

4-methylpentan-2-one

Long-term exposure limit (8-hour TWA): WEL 50 ppm 208 mg/m³

Short-term exposure limit (15-minute): WEL 100 ppm 416 mg/m³

Sk

xylene

Long-term exposure limit (8-hour TWA): WEL 50 ppm 220 mg/m³

Short-term exposure limit (15-minute): WEL 100 ppm 441 mg/m³

Sk

ethylbenzene

Long-term exposure limit (8-hour TWA): WEL 100 ppm 441 mg/m³

Short-term exposure limit (15-minute): WEL 125 ppm 552 mg/m³

Sk

WEL = Workplace Exposure Limit
Sk = Can be absorbed through the skin.

8.2. Exposure controls

Protective equipment



Appropriate engineering controls

Provide adequate ventilation. Personal, workplace environment or biological monitoring may be required to determine the effectiveness of the ventilation or other control measures and/or the necessity to use respiratory protective equipment. Use process enclosures, local exhaust ventilation or other engineering controls as the primary means to minimise worker exposure. Personal protective equipment should only be used if worker exposure cannot be controlled adequately by the engineering control measures. Ensure control measures are regularly inspected and maintained. Ensure operatives are trained to minimise exposure. The engineering controls also need to keep gas, vapour or dust concentrations below any lower explosive limits. Use explosion-proof ventilating equipment.

Eye/face protection

Eyewear complying with an approved standard should be worn if a risk assessment indicates eye contact is possible. Personal protective equipment for eye and face protection should comply with European Standard EN166. Wear tight-fitting, chemical splash goggles or face shield. If inhalation hazards exist, a full-face respirator may be required instead.

RL 500PF (Part A)

Hand protection	Chemical-resistant, impervious gloves complying with an approved standard should be worn if a risk assessment indicates skin contact is possible. The most suitable glove should be chosen in consultation with the glove supplier/manufacturer, who can provide information about the breakthrough time of the glove material. To protect hands from chemicals, gloves should comply with European Standard EN374. Considering the data specified by the glove manufacturer, check during use that the gloves are retaining their protective properties and change them as soon as any deterioration is detected. Frequent changes are recommended.
Other skin and body protection	Appropriate footwear and additional protective clothing complying with an approved standard should be worn if a risk assessment indicates skin contamination is possible.
Hygiene measures	Provide eyewash station and safety shower. Contaminated work clothing should not be allowed out of the workplace. Wash contaminated clothing before reuse. Clean equipment and the work area every day. Good personal hygiene procedures should be implemented. Wash at the end of each work shift and before eating, smoking and using the toilet. When using do not eat, drink or smoke. Preventive industrial medical examinations should be carried out. Warn cleaning personnel of any hazardous properties of the product.
Respiratory protection	Respiratory protection complying with an approved standard should be worn if a risk assessment indicates inhalation of contaminants is possible. Ensure all respiratory protective equipment is suitable for its intended use and is 'CE'-marked. Check that the respirator fits tightly and the filter is changed regularly. Gas and combination filter cartridges should comply with European Standard EN14387. Full face mask respirators with replaceable filter cartridges should comply with European Standard EN136. Half mask and quarter mask respirators with replaceable filter cartridges should comply with European Standard EN140.
Environmental exposure controls	Keep container tightly sealed when not in use. Emissions from ventilation or work process equipment should be checked to ensure they comply with the requirements of environmental protection legislation. In some cases, fume scrubbers, filters or engineering modifications to the process equipment will be necessary to reduce emissions to acceptable levels.

SECTION 9: Physical and Chemical Properties

9.1. Information on basic physical and chemical properties

Appearance	Viscous liquid.
Colour	Various colours.
Odour	Solvent.
Flash point	> 26°C
Upper/lower flammability or explosive limits	Lower flammable/explosive limit: 1.1 vol% Upper flammable/explosive limit: 7.0 vol%
Relative density	2 ± 0.05g/cm ³
Solubility(ies)	Immiscible with water.
Decomposition Temperature	> 200°C

9.2. Other information

Other information	None.
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SECTION 10: Stability and reactivity

10.1. Reactivity

Reactivity	There are no known reactivity hazards associated with this product.
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10.2. Chemical stability

RL 500PF (Part A)

Stability Stable at normal ambient temperatures and when used as recommended. Stable under the prescribed storage conditions.

10.3. Possibility of hazardous reactions

Possibility of hazardous reactions The following materials may react strongly with the product: Oxidising agents.

10.4. Conditions to avoid

Conditions to avoid Avoid heat, flames and other sources of ignition. Containers can burst violently or explode when heated, due to excessive pressure build-up. Static electricity and formation of sparks must be prevented. Do not pressurise, cut, weld, drill, grind or otherwise expose containers to heat or sources of ignition.

10.5. Incompatible materials

Materials to avoid Oxidising materials. Acids - oxidising.

10.6. Hazardous decomposition products

Hazardous decomposition products Does not decompose when used and stored as recommended. Thermal decomposition or combustion products may include the following substances: Harmful gases or vapours.

SECTION 11: Toxicological information

11.1. Information on toxicological effects

Acute toxicity - oral

Notes (oral LD₅₀) Based on available data the classification criteria are not met.

Acute toxicity - dermal

Notes (dermal LD₅₀) Based on available data the classification criteria are not met.

ATE dermal (mg/kg) 18,333.33

Acute toxicity - inhalation

Notes (inhalation LC₅₀) Based on available data the classification criteria are not met.

ATE inhalation (vapours mg/l) 78.57

Skin corrosion/irritation

Animal data Irritating.

Serious eye damage/irritation

Serious eye damage/irritation Causes serious eye irritation.

Respiratory sensitisation

Respiratory sensitisation Based on available data the classification criteria are not met.

Skin sensitisation

Skin sensitisation May cause skin sensitisation or allergic reactions in sensitive individuals.

Germ cell mutagenicity

Genotoxicity - in vitro Based on available data the classification criteria are not met.

Carcinogenicity

Carcinogenicity Based on available data the classification criteria are not met.

IARC carcinogenicity

None of the ingredients are listed or exempt.

Reproductive toxicity

Reproductive toxicity - fertility Based on available data the classification criteria are not met.

RL 500PF (Part A)

Reproductive toxicity - development Based on available data the classification criteria are not met.

Specific target organ toxicity - single exposure

STOT - single exposure Not classified as a specific target organ toxicant after a single exposure.

Specific target organ toxicity - repeated exposure

STOT - repeated exposure Not classified as a specific target organ toxicant after repeated exposure.

Aspiration hazard

Aspiration hazard Based on available data the classification criteria are not met.

General information

The severity of the symptoms described will vary dependent on the concentration and the length of exposure.

Inhalation

Prolonged inhalation of high concentrations may damage respiratory system. During application and drying, solvent vapours will be emitted. Vapours in high concentrations are narcotic.

Ingestion

May cause sensitisation or allergic reactions in sensitive individuals. May cause irritation.

Skin contact

May cause skin sensitisation or allergic reactions in sensitive individuals. Redness. Irritating to skin. Discoloration of the skin.

Eye contact

Irritating to eyes.

Route of entry

Ingestion Inhalation Skin and/or eye contact

Target organs

No specific target organs known.

Medical considerations

Skin disorders and allergies.

SECTION 12: Ecological Information

12.1. Toxicity

Toxicity Aquatic Chronic 3 - H412 Harmful to aquatic life with long lasting effects.

12.2. Persistence and degradability

Persistence and degradability The degradability of the product is not known.

12.3. Bioaccumulative potential

Bioaccumulative potential No data available on bioaccumulation.

12.4. Mobility in soil

Mobility The product is insoluble in water. The product is non-volatile.

12.5. Results of PBT and vPvB assessment

12.6. Other adverse effects

Other adverse effects None known.

SECTION 13: Disposal considerations

13.1. Waste treatment methods

RL 500PF (Part A)

General information

The generation of waste should be minimised or avoided wherever possible. Reuse or recycle products wherever possible. This material and its container must be disposed of in a safe way. Disposal of this product, process solutions, residues and by-products should at all times comply with the requirements of environmental protection and waste disposal legislation and any local authority requirements. When handling waste, the safety precautions applying to handling of the product should be considered. Care should be taken when handling emptied containers that have not been thoroughly cleaned or rinsed out. Empty containers or liners may retain some product residues and hence be potentially hazardous.

Disposal methods

Dispose of surplus products and those that cannot be recycled via a licensed waste disposal contractor. Waste, residues, empty containers, discarded work clothes and contaminated cleaning materials should be collected in designated containers, labelled with their contents. Incineration or landfill should only be considered when recycling is not feasible. Vapour from residual product may create a highly flammable or explosive atmosphere inside the container. Containers should be thoroughly emptied before disposal because of the risk of an explosion. Do not cut or weld used containers unless they have been thoroughly cleaned internally.

SECTION 14: Transport information

14.1. UN number

UN No. (ADR/RID)	1866
UN No. (IMDG)	1866
UN No. (ICAO)	1866
UN No. (ADN)	1866

14.2. UN proper shipping name

Proper shipping name (ADR/RID)	RESIN SOLUTION
Proper shipping name (IMDG)	RESIN SOLUTION
Proper shipping name (ICAO)	RESIN SOLUTION
Proper shipping name (ADN)	RESIN SOLUTION

14.3. Transport hazard class(es)

ADR/RID class	3
ADR/RID classification code	F1
ADR/RID label	3
IMDG class	3
ICAO class/division	3
ADN class	3

Transport labels



14.4. Packing group

ADR/RID packing group	III
IMDG packing group	III

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ICAO packing group	III
ADN packing group	III
Packing Instruction (Pass & Cargo)	355
Packing Instruction (Cargo)	366

14.5. Environmental hazards**Environmentally hazardous substance/marine pollutant**

No.

14.6. Special precautions for user

EmS	F-E, S-E
ADR transport category	3
Emergency Action Code	•3Y
Hazard Identification Number (ADR/RID)	30
Tunnel restriction code	(D/E)

14.7. Transport in bulk according to Annex II of MARPOL and the IBC Code

Transport in bulk according to Annex II of MARPOL 73/78 and the IBC Code Not applicable.

SECTION 15: Regulatory information**15.1. Safety, health and environmental regulations/legislation specific for the substance or mixture**

National regulations	Health and Safety at Work etc. Act 1974 (as amended). The Chemicals (Hazard Information and Packaging for Supply) Regulations 2009 (SI 2009 No. 716). The Carriage of Dangerous Goods and Use of Transportable Pressure Equipment Regulations 2009 (SI 2009 No. 1348) (as amended) ["CDG 2009"]. EH40/2005 Workplace exposure limits.
EU legislation	Regulation (EC) No 1907/2006 of the European Parliament and of the Council of 18 December 2006 concerning the Registration, Evaluation, Authorisation and Restriction of Chemicals (REACH) (as amended). Commission Regulation (EU) No 453/2010 of 20 May 2010. Regulation (EC) No 1272/2008 of the European Parliament and of the Council of 16 December 2008 on classification, labelling and packaging of substances and mixtures (as amended). Dangerous Preparations Directive 1999/45/EC. Dangerous Substances Directive 67/548/EEC.

15.2. Chemical safety assessment

No chemical safety assessment has been carried out.

SECTION 16: Other information

Classification procedures according to Regulation (EC) 1272/2008	Skin Irrit. 2 - H315: Eye Irrit. 2 - H319: Skin Sens. 1 - H317: : Calculation method. Aquatic Chronic 3 - H412: : Calculation method. Flam. Liq. 3 - H226: : Expert judgement.
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RL 500PF (Part A)

Training advice	Read and follow manufacturer's recommendations. Only trained personnel should use this material.
Revision date	16/03/2017
SDS number	4581
Hazard statements in full	H225 Highly flammable liquid and vapour. H226 Flammable liquid and vapour. H312 Harmful in contact with skin. H315 Causes skin irritation. H317 May cause an allergic skin reaction. H319 Causes serious eye irritation. H332 Harmful if inhaled. H335 May cause respiratory irritation. H411 Toxic to aquatic life with long lasting effects. H412 Harmful to aquatic life with long lasting effects.

This information relates only to the specific material designated and may not be valid for such material used in combination with any other materials or in any process. Such information is, to the best of the company's knowledge and belief, accurate and reliable as of the date indicated. However, no warranty, guarantee or representation is made to its accuracy, reliability or completeness. It is the user's responsibility to satisfy himself as to the suitability of such information for his own particular use.