Coatings for Industry, Inc.



Urethabond 313 Pigmented Part A

1 PRODUCT AND COMPANY IDENTIFICATION

Product Identifier: Urethabond 313 Pigmented Part A

Common Name: Polyester Polyol Mixture

SDS Number: 160 Revision Date: 8/5/2015

Version: 1

Chemical Family: Polyester Polyol

Product Description: Two Component Polyurethane Coating

Supplier Details: Coatings for Industry, Inc.

319 Township Line Road Souderton, PA 18964

Emergency: Infotrac

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2 HAZARDS IDENTIFICATION

Classification of the substance or mixture

GHS Classification in accordance with 29 CFR 1910 (OSHA HCS):

Physical, Flammable Liquids, 3 Health, Skin corrosion/irritation, 2

Health, Serious Eye Damage/Eye Irritation, 2 A

Health, Acute toxicity, 5 Inhalation

Health, Specific target organ toxicity - Single exposure, 3

Health, Reproductive toxicity, 1 B

Environmental, Hazards to the aquatic environment - Acute, 3 Environmental, Hazards to the aquatic environment - Chronic, 3

GHS Label elements, including precautionary statements

GHS Signal Word: DANGER

GHS Hazard Pictograms:







GHS Hazard Statements:

H226 - Flammable liquid and vapor

H315 - Causes skin irritation

H319 - Causes serious eye irritation

H333 - May be harmful if inhaled

H336 - May cause drowsiness or dizziness

H360 - May damage fertility or the unborn child

H402 - Harmful to aquatic life

H412 - Harmful to aquatic life with long lasting effects

GHS Precautionary Statements:

P201 - Obtain special instructions before use.

P241 - Use explosion-proof electrical/ventilating/light/equipment.

P243 - Take precautionary measures against static discharge.

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P280 - Wear protective gloves/protective clothing/eye protection/face protection.

P303+361+353 - IF ON SKIN (or hair): Remove/Take off immediately all contaminated clothing. Rinse skin with water/shower. P305+351+338 - IF IN EYES: Rinse continuously with water for several minutes. Remove contact lenses if present and easy to do. Continue rinsing.

P308+313 - IF exposed or concerned: Get medical advice/attention.

P501 - Dispose of contents/container in accordance with existing federasl, state and local environmental control laws.

3 COMPOSITION/INFORMATION OF INGREDIENTS

Ingredients:

Cas#	%	Chemical Name
108-65-6 13463-67-7 68187-64-4 123-86-4 763-69-9	30-50% 1-10% 0-45% 0-30% 5-15% 5-15%	Polyester Polyol 2-Propanol, 1-methoxy-, acetate Titanium oxide (TiO2) Nepheline syenite, manganese zirconium brown n-Butyl acetate Propanoic acid, 3-ethoxy-, ethyl ester

4 FIRST AID MEASURES

Inhalation: If inhaled, remove to fresh air. Give oxygen or artificail respiration if needed. Get medical attention.

Skin Contact: Remove contaminated clothing and footwear immediately, and wash before reuse. Discard clothing and footwear

which cannot be decontaminated.

Wash with soap and water. Get medical attention if irritation develops and persists.

Eye Contact: Immediately flush eyes with large amounts of water for at least 15 minutes, lifting eyelids occasionally to facilitate

irrigation.

Get medical attention.

Ingestion: If ingested, do not induce vomiting unless directed to do so by medical personnel. Get medical attention.

5 FIRE FIGHTING MEASURES

Flash Point: 93 F

Flash Point Method: Tag Closed Cup

LEL: PMA 1.3%; EEP 1.05%; NBA 1.3%

UEL: PMA 13.1%; EEP Not Determined; NBA 7.6%

Special Fire Fighting Procedures:

Full emergency equipment with self contained breathing apparatus and full protective clothing should be worn by fire fighters. During a fire, irritating and/or toxic gases and smoke (see reactivity data) may be present from decomposition/combustion. Isolate from heat, electrical equipment, sparks and open flame. Closed container may explode when exposed to extreme heat. Use cold water to cool fire exposed containers to minimize risk of rupture. Solvent vapors may be heavier than air. Stagnant air may cause vapors to accumulate and travel along the ground to an ignition source which may result in a flash back to the source of the vapors.

Extinguishing Media: Dry chemical; carbon dioxide; foam; water spray for large fires.

6 ACCIDENTAL RELEASE MEASURES

Spill or Leak Procedures:

Evacuate nonessential personnel. Remove all sources of ignition and ventilate the area.

Equip clean up crew with appropriate protective equipment (see employee protection recommendations). Soak up in absorbent material such as sand, vermiculite, fuller's earth, and collect material in suitable containers.

Waste Disposal Method:

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Waste may be incinerated or disposed of in accordance with federal, state, and local environmental control regulations. Empty containers must be handled with care due to product residue and combustible solvent vapor. Do not heat or cut empty container with electric or gas torch.

7 HANDLING AND STORAGE

Handling Precautions: Handling precautions:

Material is combustible - keep away from heat, sparks and open flame. Take precautions against the buildup of electrostatic charges. Store in tightly closed containers to prevent moisture contamination. Practice caution and good personal cleanliness to avoid contact with skin and eyes. Avoid breathing

vapors.

Note: Two component system- the cautions and hazards of both components apply to combined product

when mixed.

Storage Requirements: Storage Temperature (min/max) : 32° F. (0 C)/122° F. (50 C)

Shelf Life: Two years, if unopened.

Special sensitivity:

Material is hygroscopic and may absorb small amount of atmospheric moisture. Containers should be

tightly closed to prevent contamination with foreign materials and moisture.

8 EXPOSURE CONTROLS/PERSONAL PROTECTION

Engineering Controls:

Exhaust ventilation sufficient to keep the airborne concentrations of the solvents in the workplace below their respective TLVs.

Respirator that is recommended or approved for use in organic vapor containing environments (air purifying or fresh air supplied) may be necessary. In spray applications an organic vapor/particulate respirator or air supplied air unit is necessary. The use of a positive pressure supplied air respirator is mandatory when; airborne concentrations are not known; when levels are 10 times the appropriate TLV; or if spraying is performed in a confined space or area with limited ventilation. Take into account other materials being used concurrently, the type of application and environmental concentrations when selecting a respirator. Observe OSHA regulations for respirator use (29 CFR 1910.134).

Personal Protective Equipment:

Personal protective equipment

Respiratory protection: Where risk assessment shows air-purifying respirators are appropriate use a full-face respirator with multi-purpose combination (US) or type ABEK (EN 14387) respirator cartridges as a backup to engineering controls. If the respirator is the sole means of protection, use a full-face supplied air respirator. Use respirators and components tested and approved under appropriate government standards such as NIOSH (US) or CEN (EU).

Hand protection: Handle with gloves. Gloves must be inspected prior to use. Use proper glove removal technique (without touching gloves outer surface) to avoid skin contact with this product. Dispose of contaminated gloves after use in accordance with applicable laws and good laboratory practices. Wash and dry hands. Full contact Material: butyl-rubber Minimum layer thickness: 0.3 mm Break through time: > 480 min Material tested:Butoject (KCL 897 / Aldrich Z677647, Size M) Splash contact Material: Nitrile rubber Minimum layer thickness: 0.4 mm Break through time: 79 min Material tested:Camatril (KCL 730 / Aldrich Z677442, Size M) data source: KCL GmbH, D-36124 Eichenzell, phone +49 (0)6659 87300, e-mail sales@kcl.de, test method: EN374 If used in solution, or mixed with other substances, and under conditions which differ from EN 374, contact the supplier of the CE approved gloves. This recommendation is advisory only and must be evaluated by an industrial hygienist and safety officer familiar with the specific situation of anticipated use by our customers. It should not be construed as offering an approval for any specific use scenario.

Eye protection: Face shield and safety glasses Use equipment for eye protection tested and approved under appropriate government standards such as NIOSH (US) or EN 166(EU).

Skin and body protection: impervious clothing, Flame retardant antistatic protective clothing, The type of protective equipment must be selected according to the concentration and amount of the dangerous substance at the specific workplace.

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Hygiene measures: Handle in accordance with good industrial hygiene and safety practice. Wash hands before breaks and at the end of workday.

2-Propanol, 1-methoxy-, acetate (108-65-6)

TWA 50 ppm USA. Workplace Environmental Exposure Levels (WEEL)

Propanoic acid, 3-ethoxy-, ethyl ester (763-69-9): no data available

n-Butyl acetate (123-86-4)

TWA 150 ppm USA. ACGIH Threshold Limit Values (TLV)

Eye & Upper Respiratory Tract irritation

STEL 200 ppm USA. ACGIH Threshold Limit Values (TLV)

Eye & Upper Respiratory Tract irritation

TWA 150 ppm USA. OSHA - TABLE Z-1 Limits for Air Contaminants -

710 mg/m3 1910.1000

STEL 200 ppm USA. OSHA - TABLE Z-1 Limits for Air Contaminants -

950 mg/m3 1910.1000

TWA 150 ppm USA. Occupational Exposure Limits (OSHA) - Table Z- 1

710 mg/m3 Limits for Air Contaminants

The value in mg/m3 is approximate.

Titanium Dioxide (13463-67-7)

PEL: (OSHA) 15 mg/m3 8 hr. TWA Total dust.

TLV: (ACGIH) 10 mg/m3 TWA

Nepheline Syenite (37244-96-5)

PEL - 5mg/m3 TWA (respirable fraction) as Particulates not Otherwise Classified

TLV- None established (refer to ACGIH guidance for Particulates (insoluble or poorly soluble) Not Otherwise Specified)

9 PHYSICAL AND CHEMICAL PROPERTIES

Appearance: White and other colors

Physical State:LiquidOdor:solvent odorSpec Grav./Density:~1.34Solubility:Negligable in water

Vapor Pressure: PMA: 3.7 mm Hg. @ 20° C; EEP: 1.1 mm Percent Volatile: By Volume: approximately 56.1%

Flash Point: 93 F TCC.

VOC: When mixed with PartB: <340 g/l

10 STABILITY AND REACTIVITY

Chemical Stability: Product is stable under normal conditions.

Conditions to Avoid: Heat, flames and sparks

Materials to Avoid: Oxidizing agents, Reducing agents, Peroxides, Phosphorus compounds

Hazardous Decomposition: By Fire and Thermal Decomposition: Carbon dioxide (CO2), carbon monoxide (CO), oxides of nitrogen

(NOx), dense black smoke., Other undetermined compounds

Hazardous Polymerization: Will not occur.

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TOXICOLOGICAL INFORMATION

2-Propanol, 1-methoxy-, acetate (108-65-6)

Information on toxicological effects

Acute toxicity:

Oral LD50: (Rat) 6,190mg/kg

Inhalation LC50: (Rat, 6hr) >4345ppm Dermal LD50: (Rabbit) > 5,000 mg/kg

Other information on acute toxicity:

Skin corrosion/irritation: (Rabbit, 24hr) No skin irritation Serious eye damage/eye irritation: (Rabbit) Very Slight

Respiratory or skin sensitisation: Maximisation Test - guinea pig - Did not cause sensitisation on laboratory animals.

Germ cell mutagenicity: no data available

Carcinogenicity:

IARC: No component of this product present at levels greater than or equal to 0.1% is identified as probable, possible or confirmed human carcinogen by IARC.

ACGIH: No component of this product present at levels greater than or equal to 0.1% is identified as a carcinogen or potential carcinogen by ACGIH.

NTP: No component of this product present at levels greater than or equal to 0.1% is identified as a known or anticipated carcinogen by NTP.

OSHA: No component of this product present at levels greater than or equal to 0.1% is identified as a carcinogen or potential carcinogen by OSHA.

Reproductive toxicity: no data available

Teratogenicity: Specific target organ toxicity - single exposure (Globally Harmonized System): no data available

Specific target organ toxicity - repeated exposure (Globally Harmonized System): no data available

Aspiration hazard: no data available

Potential health effects: Inhalation May be harmful if inhaled. May cause respiratory tract irritation. Ingestion May be harmful if swallowed. Skin May be harmful if absorbed through skin. May cause skin irritation. Eyes May cause eye irritation.

Signs and Symptoms of Exposure: To the best of our knowledge, the chemical, physical, and toxicological properties have not been thoroughly investigated.

Synergistic effects: no data available

Additional Information: RTECS: Al8925000

Propanoic acid, 3-ethoxy-, ethyl ester (763-69-9)

Information on toxicological effects

Acute toxicity:

Oral LD50: (Rat male) > 5,000 mg/kg Oral LD50: (Rat female) 4,309 mg/kg

Inhalation LC50: (Rat male 6h) > 998 ppm (highest concentration tested)

Dermal LD50: (Rabbit male) 4,080 mg/kg LD50 Dermal: (Rabbit female) 4,680 mg/kg

Other information on acute toxicity:

Skin corrosion/irritation: (Rabbit) No skin irritation - 4 h - OECD Test Guideline 404

Serious eye damage/eye irritation: (Rabbit) No eye irritation - 24 h - OECD Test Guideline 405

Respiratory or skin sensitisation: guinea pig - Does not cause skin sensitisation. - OECD Test Guideline 406 Germ cell mutagenicity: Genotoxicity in vitro - S. typhimurium - with and without metabolic activation - negative

Carcinogenicity:

IARC: No component of this product present at levels greater than or equal to 0.1% is identified as probable, possible or confirmed human

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carcinogen by IARC.

ACGIH: No component of this product present at levels greater than or equal to 0.1% is identified as a carcinogen or potential carcinogen by ACGIH.

NTP: No component of this product present at levels greater than or equal to 0.1% is identified as a known or anticipated carcinogen by NTP.

OSHA: No component of this product present at levels greater than or equal to 0.1% is identified as a carcinogen or potential carcinogen by OSHA.

Reproductive toxicity: no data available

Teratogenicity: no data available

Specific target organ toxicity - single exposure (Globally Harmonized System): no data available Specific target organ toxicity - repeated exposure (Globally Harmonized System): no data available

Aspiration hazard: no data available

Potential health effects: Inhalation May be harmful if inhaled. May cause respiratory tract irritation. Ingestion May be harmful if swallowed. Skin May be harmful if absorbed through skin. May cause skin irritation. Eyes May cause eye irritation.

Signs and Symptoms of Exposure: Nausea, Headache, Vomiting, Central nervous system depression, Dizziness

Synergistic effects: no data available

Additional Information:

Repeated dose toxicity - rat - male and female - Oral - No observed adverse effect level - 1,000 mg/kg RTECS: UF3325000

n-Butyl acetate (123-86-4)

Information on toxicological effects

Acute toxicity:

Oral LD50 LD50 Oral - rat - 10,700 - 14,130 mg/kg Inhalation LC50 LC50 Inhalation - rat - 4 h - > 21.0 mg/l Dermal LD50 LD50 Dermal - rabbit - 17,600 mg/kg Other information on acute toxicity no data available Skin corrosion/irritation: Skin - rabbit - Skin irritation - 24 h

Serious eye damage/eye irritation: Eyes - rabbit - Moderate eye irritation

Respiratory or skin sensitisation: no data available

Germ cell mutagenicity: no data available

Carcinogenicity:

This product is or contains a component that is not classifiable as to its carcinogenicity based on its IARC, ACGIH, NTP, or EPA classification.

IARC: No component of this product present at levels greater than or equal to 0.1% is identified as probable, possible or confirmed human carcinogen by IARC.

ACGIH: No component of this product present at levels greater than or equal to 0.1% is identified as a carcinogen or potential carcinogen by ACGIH.

NTP: No component of this product present at levels greater than or equal to 0.1% is identified as a known or anticipated carcinogen by NTP.

OSHA: No component of this product present at levels greater than or equal to 0.1% is identified as a carcinogen or potential carcinogen by OSHA.

Reproductive toxicity: no data available

Teratogenicity: Developmental Toxicity - rat - Inhalation:

Effects on Embryo or Fetus: Fetotoxicity (except death, e.g., stunted fetus). Specific Developmental Abnormalities: Musculoskeletal system. no data available

Specific target organ toxicity - single exposure (Globally Harmonized System): May cause drowsiness or dizziness.

Specific target organ toxicity - repeated exposure (Globally Harmonized System): no data available

Aspiration hazard: no data available

Potential health effects: Inhalation May be harmful if inhaled. Causes respiratory tract irritation. Vapours may cause drowsiness and dizziness. Ingestion May be harmful if swallowed. Skin May be harmful if absorbed through skin. Causes skin irritation. Eyes Causes eye irritation.

Signs and Symptoms of Exposure: Drowsiness, To the best of our knowledge, the chemical, physical, and toxicological properties have not

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been thoroughly investigated.

Synergistic effects: no data available

Titanium Dioxide (13463-67-7)

Inhalation 4 h LC50 : > 6.82 mg/l , Rat Dermal LD50 : > 10,000 mg/kg , Rabbit

Oral LD50 : > 5,000 mg/kg , Rat

Skin irritation: Slight or no skin irritation, Rabbit Eye irritation: Slight or no eye irritation, Rabbit

Sensitisation: Did not cause sensitisation on laboratory animals., Mouse

Did not cause sensitisation on laboratory animals., Guinea pig

Repeated dose toxicity: Oral Rat: No toxicologically significant effects were found.

Inhalation Rat: No toxicologically significant effects were found.

Carcinogenicity: In lifetime inhalation studies rats were exposed for 2 years to respectively 10, 50 and 250 mg/m3 of respirable TiO2. Slight lung fibrosis was observed at 50 and 250 mg/m3 levels. Microscopic lung tumours were also observed in 13 percent of the rats exposed to 250 mg/m3, an exposure level that caused lung overloading and impairment of rat lungs clearance mechanisms. In further studies, these tumours were found to occur only under particle overload conditions in a uniquely sensitive species, the rat, and have little or no relevance for humans. The pulmonary inflammatory response to TiO2 particles exposure was also found to be much more severe in rats than in other rodent species. In February 2006, IARC has re-evaluated Titanium dioxide as pertaining to Group 2B: "possibly carcinogenic to humans", based upon inadequate evidence in humans and sufficient evidence in experimental animals for the carcinogenicity of titanium dioxide. IARC evaluation guidelines consider the generation of tumours, in 2 different studies within the same animal species, to be adequate criteria for an assessment of sufficient evidence. The conclusions of several epidemiology studies on more than 20000 TiO2 industry workers in Europe and the USA did not suggest a carcinogenic effect of TiO2 dust on the human lung. Mortality from

other chronic diseases, including other respiratory diseases, was also not associated with exposure to TiO2 dust. Based upon all available study results, DuPont scientists conclude that titanium dioxide will not cause lung cancer or chronic respiratory diseases in humans at concentrations experienced in the workplace.

Mutagenicity: Did not cause genetic damage in animals.

Tests on bacterial or mammalian cell cultures did not show mutagenic effects.

Nepheline Syenite (37244-96-5)

Acute Toxicity Values: No acute toxicity data is available for product.

Inhalation: Inhalation of dust may cause irritation of the nose, throat and respiratory passages.

Skin Contact: No adverse effects expected.

Eye Contact: Contact may cause mechanical irritation and possible injury. Ingestion: No adverse effects expected for normal, incidental ingestion.

Chronic Health Effects: Prolonged overexposure to any nuisance dust may cause lung injury. Symptoms include cough, shortness of breath, and reduced pulmonary function.

Cancer Status: None of the components of this product are listed as carcinogens or suspected carcinogens by IARC, NTP or OSHA.

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ECOLOGICAL INFORMATION

2-Propanol, 1-methoxy-, acetate (108-65-6)

Information on ecological effects

Toxicity:

Toxicity to fish mortality LC50 - Salmo gairdneri - 100 - 180 mg/l - 96 h. Method: OECD Test Guideline 203 Toxicity to daphnia Immobilization EC50 - Daphnia magna (Water flea) - > 500 mg/l - 48 h. and other aquatic Method: Tested according to Annex V of Directive 67/548/EEC. invertebrates

Persistence and degradability: Biodegradability Biotic/Aerobic Result: 100 % - Readily biodegradable.

Bioaccumulative potential: no data available

Mobility in soil: no data available

PBT and vPvB assessment: no data available

Other adverse effects: Biochemical Oxygen 0.36 mg/l Demand (BOD)

Chemical Oxygen 1.74 mg/g Demand (COD)

An environmental hazard cannot be excluded in the event of unprofessional handling or disposal. Harmful to aquatic life.

Propanoic acid, 3-ethoxy-, ethyl ester (763-69-9)

Information on ecological effects

Toxicity:

Toxicity to fish static test LC50 - Pimephales promelas (fathead minnow) - 55.3 mg/l - 96 h. Method: OECD Test Guideline 203

static test LC50 - Pimephales promelas (fathead minnow) - 45.3 mg/l - 96 h

Toxicity to daphnia and other aquatic invertabrates immobilization EC50 - Daphnia magna (Water flea) - > 479.7 mg/l - 48 h. Method: OECD Test Guideline 202 invertebrates

Toxicity to algae Growth inhibition EC50 - Selenastrum capricornutum (green algae) - > 114.86 mg/l - 72 h. Method: OECD Test Guideline 201

Toxicity to bacteria Growth inhibition IC50 - other microorganisms - > 5,000 mg/l - 16 h.

Persistence and degradability: no data available Bioaccumulative potential: no data available

Mobility in soil: no data available

PBT and vPvB assessment: no data available

Other adverse effects: An environmental hazard cannot be excluded in the event of unprofessional handling or disposal.

Harmful to aquatic life.

n-Butyl acetate (123-86-4)

Information on ecological effects

Toxicity:

Toxicity to fish LC50 - Lepomis macrochirus (Bluegill) - 100 mg/l - 96 h.

Toxicity to daphnia EC50 - Daphnia magna (Water flea) - 72.8 - 205.0 mg/l - 24 h.

and other aquatic invertebrates

Persistence and degradability: no data available Bioaccumulative potential: no data available

Mobility in soil: no data available

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PBT and vPvB assessment: no data available

Other adverse effects: An environmental hazard cannot be excluded in the event of unprofessional handling or disposal. Harmful to aquatic life with long lasting effects: no data available

Titanium Dioxide (13463-67-7)

96 h LC50: Pimephales promelas (fathead minnow) > 1,000 mg/l 72 h EC50 : Pseudokirchneriella subcapitata (green algae) 61 mg/l

48 h EC50: Daphnia magna (Water flea) > 1,000 mg/l

Biodegradability: Pigments are practically not biodegradable.

Bioaccumulation: Does not bioaccumulate.

Nepheline Syenite (37244-96-5)

No ecotoxicity data is available. This product is not expected to present an environmental hazard

13 DISPOSAL CONSIDERATIONS

Waste Disposal Method

Waste disposal should be in accordance with existing federal, state and local environmental control laws.

Empty Container Precautions

Do not heat or cut container with electric or gas torch. Recondition or dispose of empty container in accordance with governmental regulations. Do not reuse empty container without proper cleaning. Label precautions also apply to this container when empty.

14 TRANSPORT INFORMATION

UN1263, Paint including paint, lacquer, enamel, stain, shellac solutions, varnish, polish, liquid filler, and liquid lacquer base, 3, PGIII

IMO/IMDG ICAO/IATA

Hazarrd Label: Flammable Liquid Hazard Placard: Flammable Liquid

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REGULATORY INFORMATION

Component (CAS#) [%] - CODES

Polyester Polyol (0) [30-50%] TSCA

2-Propanol, 1-methoxy-, acetate (108-65-6) [1-10%] TSCA

Titanium oxide (TiO2) (13463-67-7) [0-45%] MASS, OSHAWAC, PA, TSCA, TXAIR

Nepheline syenite, manganese zirconium brown (68187-64-4) [0-30%] TSCA

RQ(5000LBS), n-Butyl acetate (123-86-4) [5-15%] CERCLA, CSWHS, MASS, OSHAWAC, PA, TSCA, TXAIR

Propanoic acid, 3-ethoxy-, ethyl ester (763-69-9) [5-15%] TSCA

Regulatory CODE Descriptions

RQ = Reportable Quantity

TSCA = Toxic Substances Control Act

MASS = MA Massachusetts Hazardous Substances List

OSHAWAC = OSHA Workplace Air Contaminants
PA = PA Right-To-Know List of Hazardous Substances
TXAIR = TX Air Contaminants with Health Effects Screening Level

CERCLA = Superfund clean up substance

CSWHS = Clean Water Act Hazardous substances

16 OTHER INFORMATION

NOTICE: This information is presented in good faith and believed to be accurate as of the effective date below. However, no warranty is expressed or implied regarding the accuracy of this data or the results to be obtained from the use thereof. Coatings For Industry, Inc. assumes no responsibility for personal injury or property damage to vendees, users, or third parties caused by the material. Such vendees or users assume all risks associated with the use of the material. Regulatory requirements are subject to change and may differ from one location to another: it is the buyer's responsibility to ensure that its activities comply with federal, state or provincial, and local laws. The preceding specific information is made for the purpose of complying with numerous federal, state or provincial, and local laws and regulations.