

Safety Data Sheet

According to Regulation (EC) No. 1907/2006 (REACH) with its amendment Regulation (EU) 2015/830
 Revision date: 21/07/2021 Date of issue: 20/03/2014

Version: 5.0

SECTION 1: Identification of the Substance/mixture and of the Company/Undertaking

1.1. Product Identifier

Product form Mixture
 Product Name SP-120
 Synonyms Silicone Primer

1.2. Relevant Identified Uses of the Substance or Mixture and Uses Advised Against

1.2.1. Relevant Identified Uses

Use of the Substance/Mixture For professional use only

1.2.2. Uses Advised Against

No additional information available

1.3. Details of the Supplier of the Safety Data Sheet

NuSil Technology Europe
 1198 Avenue Maurice Donat
 Le Natura Bt. 2
 06250 Mougins
 France
 +33 4 92 96 93 31
ehs@nusil.com
www.nusil.com

1.4. Emergency Telephone Number

Emergency Number : +1 703-527-3887 CHEMTREC (International and Maritime), 800-424-9300
 CHEMTREC (in US)
 +(44)-870-8200418
 +(353)-19014670

SECTION 2: Hazards Identification

2.1. Classification of the Substance or Mixture

Classification According to Regulation (EC) No. 1272/2008

Flam. Liq. 2 H225
 Skin Irrit. 2 H315
 Eye Dam. 1 H318
 STOT SE 3 H336
 Asp. Tox. 1 H304
 Aquatic Chronic 2 H411

Full text of hazard classes and H-statements : see section 1.6

2.2. Label Elements

Labelling According to Regulation (EC) No. 1272/2008 [CLP]

Hazard Pictograms (CLP)



GHS02

GHS05

GHS07

GHS08

GHS09

Signal Word (CLP)

Danger

Hazardous Ingredients

Hydrocarbons, C7-C9, n-alkanes, isoalkanes, cyclics; 1-Butanol, titanium(4+) salt

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Hazard Statements (CLP)

H225 - Highly flammable liquid and vapour.
H304 - May be fatal if swallowed and enters airways.
H315 - Causes skin irritation.
H318 - Causes serious eye damage.
H336 - May cause drowsiness or dizziness.
H411 - Toxic to aquatic life with long lasting effects.

Precautionary Statements (CLP)

P210 - Keep away from heat, hot surfaces, sparks, open flames and other ignition sources. No smoking.
P233 - Keep container tightly closed.
P240 - Ground and bond container and receiving equipment.
P241 - Use explosion-proof electrical/ventilating/lighting equipment.
P242 - Use non-sparking tools.
P243 - Take action to prevent static discharges.
P261 - Avoid breathing vapours, mist, spray.
P264 - Wash hands, forearms, and other exposed areas thoroughly after handling.
P271 - Use only outdoors or in a well-ventilated area.
P273 - Avoid release to the environment.
P280 - Wear protective gloves/protective clothing/eye protection.
P301+P310 - IF SWALLOWED: Immediately call a POISON CENTER or doctor.
P303+P361+P353 - IF ON SKIN (or hair): Take off immediately all contaminated clothing. Rinse skin with water .
P304+P340 - IF INHALED: Remove person to fresh air and keep comfortable for breathing.
P305+P351+P338 - IF IN EYES: Rinse cautiously with water for several minutes. Remove contact lenses, if present and easy to do. Continue rinsing.
P310 - Immediately call a POISON CENTER or doctor.
P312 - Call a POISON CENTRE or doctor if you feel unwell.
P321 - Specific treatment (see section 4 on this SDS).
P331 - Do NOT induce vomiting.
P332+P313 - If skin irritation occurs: Get medical advice/attention.
P362+P364 - Take off contaminated clothing and wash it before reuse.
P370+P378 - In case of fire: Use appropriate media (see Section 5) to extinguish.
P391 - Collect spillage.
P403+P233+P235 - Store in a well-ventilated place. Keep container tightly closed. Keep cool.
P405 - Store locked up.
P501 - Dispose of contents/container to hazardous or special waste collection point, in accordance with local, regional, national and/or international regulation.

2.3. Other Hazards

Other Hazards Not Contributing to the Classification

Exposure may aggravate pre-existing eye, skin, or respiratory conditions.

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SECTION 3: Composition/Information on Ingredients

3.1. Substances

Not applicable

3.2. Mixtures

Name	Product Identifier	%	Classification According to Regulation (EC) No. 1272/2008
Hydrocarbons, C7-C9, n-alkanes, isoalkanes, cyclics	(CAS-No.) Not available (REACH Registration No.) 01-2119473851-33 (EC-No.) 920-750-0	70 - 90	Flam. Liq. 2, H225 STOT SE 3, H336 Asp. Tox. 1, H304 Aquatic Chronic 2, H411
1-Butanol, titanium(4+) salt	(CAS-No.) 5593-70-4 (EC-No.) 227-006-8	< 10	Flam. Liq. 3, H226 Skin Irrit. 2, H315 Eye Dam. 1, H318 STOT SE 3, H336 STOT SE 3, H335
Silicic acid (H ₄ SiO ₄), tetrakis(2-methoxyethyl) ester	(CAS-No.) 2157-45-1 (EC-No.) 218-470-2	< 10	Skin Irrit. 2, H315 Eye Irrit. 2, H319

Full text of H- and EUH-statements: see section 16

SECTION 4: First Aid Measures

4.1. Description of First-aid Measures

First-Aid Measures General

Never give anything by mouth to an unconscious person. If you feel unwell, seek medical advice (show the label where possible).

First-Aid Measures After Inhalation

When symptoms occur: go into open air and ventilate suspected area. Obtain medical attention if breathing difficulty persists.

First-Aid Measures After Skin Contact

Immediately remove contaminated clothing. Immediately drench affected area with water for at least 15 minutes. Obtain medical attention if irritation develops or persists.

First-Aid Measures After Eye Contact

Immediately rinse with water for at least 30 minutes. Remove contact lenses, if present and easy to do. Continue rinsing. Get immediate medical advice/attention.

First-Aid Measures After Ingestion

Rinse mouth. Do NOT induce vomiting. Place affected person on their side. Immediately call a POISON CENTER or doctor/physician.

4.2. Most Important Symptoms and Effects Both Acute and Delayed

Symptoms/Effects

May cause drowsiness and dizziness. Causes skin irritation. Causes serious eye damage. May be fatal if swallowed and enters airways.

Symptoms/Effects After Inhalation

High concentrations may cause central nervous system depression such as dizziness, vomiting, numbness, drowsiness, headache, and similar narcotic symptoms.

Symptoms/Effects After Skin Contact

Redness, pain, swelling, itching, burning, dryness, and dermatitis.

Symptoms/Effects After Eye Contact

Causes permanent damage to the cornea, iris, or conjunctiva.

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Symptoms/Effects After Ingestion
Aspiration into the lungs can occur during ingestion or vomiting and may cause lung injury.

Chronic Symptoms
Repeated exposure may cause skin dryness or cracking.

4.3. Indication of Any Immediate Medical Attention and Special Treatment Needed

If exposed or concerned, get medical advice and attention. If medical advice is needed, have product container or label at hand.

SECTION 5: Firefighting Measures

5.1. Extinguishing Media

Suitable Extinguishing Media
Dry chemical powder, alcohol-resistant foam, carbon dioxide (CO₂). Water may be ineffective but water should be used to keep fire-exposed container cool.

Unsuitable Extinguishing Media
Do not use a heavy water stream. A heavy water stream may spread burning liquid.

5.2. Special Hazards Arising From the Substance or Mixture

Fire Hazard
Highly flammable liquid and vapour.

Explosion Hazard
May form flammable or explosive vapour-air mixture.

Reactivity
Reacts violently with strong oxidisers. Increased risk of fire or explosion.

Hazardous Decomposition Products in Case of Fire
Carbon oxides (CO, CO₂). Silicon oxides. Incomplete combustion is likely to give rise to a complex mixture of airborne solid and liquid particulates and gases, including carbon monoxide and unidentified organic and inorganic compounds.

5.3. Advice for Firefighters

Precautionary Measures Fire
Exercise caution when fighting any chemical fire.

Firefighting Instructions
Use water spray or fog for cooling exposed containers. In case of major fire and large quantities: Evacuate area. Fight fire remotely due to the risk of explosion.

Protection During Firefighting
Do not enter fire area without proper protective equipment, including respiratory protection.

Other Information
Do not allow run-off from fire fighting to enter drains or water courses.

SECTION 6: Accidental Release Measures

6.1. Personal Precautions, Protective Equipment and Emergency Procedures

General Measures
Do not get in eyes, on skin, or on clothing. Keep away from heat, hot surfaces, sparks, open flames, and other ignition sources. No smoking. Use special care to avoid static electric charges. Do not breathe vapour, mist or spray.

6.1.1. For Non-Emergency Personnel

Protective Equipment
Use appropriate personal protective equipment (PPE).

Emergency Procedures
Evacuate unnecessary personnel. Stop leak if safe to do so.

6.1.2. For Emergency Responders

Protective Equipment
Equip cleanup crew with proper protection.

Emergency Procedures
Upon arrival at the scene, a first responder is expected to recognize the presence of dangerous goods, protect oneself and the public, secure the area, and call for the assistance of trained personnel as soon as conditions permit. Eliminate ignition sources first, then ventilate the area.

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6.2. Environmental Precautions

Prevent entry to sewers and public waters. Avoid release to the environment. Collect spillage.

6.3. Methods and Materials for Containment and Cleaning Up

For Containment

Contain any spills with dikes or absorbents to prevent migration and entry into sewers or streams. As an immediate precautionary measure, isolate spill or leak area in all directions.

Methods For Cleaning Up

Clean up spills immediately and dispose of waste safely. Transfer spilled material to a suitable container for disposal. Contact competent authorities after a spill. Absorb and/or contain spill with inert material. Do not take up in combustible material such as: saw dust or cellulosic material. Use only non-sparking tools.

6.4. Reference to Other Sections

See Section 8 for exposure controls and personal protection and Section 13 for disposal considerations.

SECTION 7: Handling And Storage

7.1. Precautions for Safe Handling

Additional Hazards When Processed

Handle empty containers with care because residual vapours are flammable.

Precautions for Safe Handling

Wash hands and other exposed areas with mild soap and water before eating, drinking or smoking and when leaving work. Avoid breathing vapours, mist, spray. Take precautionary measures against static discharge. Use only non-sparking tools. Do not get in eyes, on skin, or on clothing.

Hygiene Measures

Handle in accordance with good industrial hygiene and safety procedures.

7.2. Conditions for Safe Storage, Including Any Incompatibilities

Technical Measures

Comply with applicable regulations. Take action to prevent static discharges. Ground and bond container and receiving equipment. Use explosion-proof electrical, ventilating, and lighting equipment.

Storage Conditions

Store in a dry, cool place. Keep/Store away from direct sunlight, extremely high or low temperatures and incompatible materials. Store locked up/in a secure area. Store in a well-ventilated place. Keep container tightly closed. Keep in fireproof place.

Incompatible Materials

Strong acids, strong bases, strong oxidizers.

7.3. Specific End Use(S)

For professional use only

SECTION 8: Exposure Controls/Personal Protection

8.1. Control Parameters

No additional information available

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8.2. Exposure Controls

Appropriate Engineering Controls

Emergency eye wash fountains and safety showers should be available in the immediate vicinity of any potential exposure. Ensure adequate ventilation, especially in confined areas. Ensure all national/local regulations are observed. Gas detectors should be used when flammable gases or vapours may be released. Proper grounding procedures to avoid static electricity should be followed. Use explosion-proof equipment. Gloves. Protective clothing. Protective goggles. Insufficient ventilation: wear respiratory protection.

Personal Protective Equipment



Materials for Protective Clothing

Chemically resistant materials and fabrics. Wear fire/flamm resistant/retardant clothing.

Hand Protection

Wear protective gloves.

Eye Protection

Chemical safety goggles.

Skin and Body Protection

Wear suitable protective clothing.

Respiratory Protection

If exposure limits are exceeded or irritation is experienced, approved respiratory protection should be worn. In case of inadequate ventilation, oxygen deficient atmosphere, or where exposure levels are not known wear approved respiratory protection.

Other Information

When using, do not eat, drink or smoke.

SECTION 9: Physical and Chemical Hazards

9.1. Information on Basic Physical and Chemical Properties

Physical State	Liquid
Colour	Yellow
Odour	Solvent
Odour Threshold	No data available
pH	No data available
Evaporation Rate	No data available
Melting Point	No data available
Freezing Point	No data available
Boiling Point	49 °C (120 °F)
Flash Point	17 °C (63 °F)
Auto-Ignition Temperature	No data available
Decomposition Temperature	No data available
Flammability (Solid, Gas)	Not applicable
Vapour Pressure	No data available
Relative Vapour Density At 20 °C	No data available
Relative Density	0,8 (water = 1)
Solubility	No data available
Partition Coefficient n-Octanol/Water	No data available
Viscosity, Kinematic	No data available
Viscosity, Dynamic	No data available
Explosive Properties	No data available

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Oxidising Properties No data available

Explosive Limits Not applicable

9.2. Other Information

VOC content 70 – 90 %

SECTION 10: Stability and Reactivity

10.1. Reactivity

Reacts violently with strong oxidisers. Increased risk of fire or explosion.

10.2. Chemical Stability

Highly flammable liquid and vapour. May form flammable or explosive vapour-air mixture.

10.3. Possibility Of Hazardous Reactions

Hazardous polymerization will not occur.

10.4. Conditions To Avoid

Direct sunlight, extremely high or low temperatures, heat, hot surfaces, sparks, open flames, incompatible materials, and other ignition sources.

10.5. Incompatible Materials

Strong acids, strong bases, strong oxidizers.

10.6. Hazardous Decomposition Products

None expected under normal conditions of use.

SECTION 11: Toxicological Information

11.1. Information On Toxicological Effects

Acute Toxicity Not classified (Based on available data, the classification criteria are not met)

Hydrocarbons, C7-C9, n-alkanes, isoalkanes, cyclics
(REACH Registration No.) 01-2119473851-33

LD50 Oral Rat	> 5000 mg/kg
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LD50 Dermal Rabbit	3000 mg/kg
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1-Butanol, titanium(4+) salt (5593-70-4)

LD50 Oral Rat	> 2000 mg/kg
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LD50 Oral	3122 mg/kg
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Skin Corrosion/Irritation Causes skin irritation.

Eye Damage/Irritation Causes serious eye damage.

Respiratory or Skin Sensitization Not classified (Based on available data, the classification criteria are not met)

Germ Cell Mutagenicity Not classified (Based on available data, the classification criteria are not met)

Carcinogenicity Not classified (Based on available data, the classification criteria are not met)

Reproductive Toxicity Not classified (Based on available data, the classification criteria are not met)

Specific Target Organ Toxicity (Single Exposure) May cause drowsiness or dizziness.

Specific Target Organ Toxicity (Repeated Exposure) Not classified (Based on available data, the classification criteria are not met)

Aspiration Hazard May be fatal if swallowed and enters airways.

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SECTION 12: Ecological Information

12.1. Toxicity

Ecology - General

Toxic to aquatic life with long lasting effects.

1-Butanol, titanium(4+) salt (5593-70-4)

EC50 - Crustacea [1] | 680 mg/l

12.2. Persistence and Degradability

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Persistence and Degradability | May cause long-term adverse effects in the environment.

12.3. Bioaccumulative Potential

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Bioaccumulative potential | Not established.

12.4. Mobility in Soil

No additional information available

12.5. Results of PBT and vPvB assessment

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This substance/mixture does not meet the PBT criteria of REACH regulation, annex XIII

This substance/mixture does not meet the vPvB criteria of REACH regulation, annex XIII

12.6. Other Adverse Effects

Other Information

Avoid release to the environment.

SECTION 13: Disposal Considerations

13.1. Waste Treatment Methods

Product/Packaging Disposal

Dispose of contents/container in accordance with local, regional, national, and international regulations.

Recommendations

Additional Information

Handle empty containers with care because residual vapours are flammable.

Ecology - Waste Materials

Avoid release to the environment. This material is hazardous to the aquatic environment. Keep out of sewers and waterways.

SECTION 14: Transport Information

The shipping description(s) stated herein were prepared in accordance with certain assumptions at the time the SDS was authored, and can vary based on a number of variables that may or may not have been known at the time the SDS was issued.






In accordance with ADR / RID / IMDG / IATA / ADN

ADR	IMDG	IATA	ADN	RID
14.1. UN Number				
1268	1268	1268	1268	1268
14.2. UN Proper Shipping Name				
PETROLEUM DISTILLATES, N.O.S.	PETROLEUM DISTILLATES, N.O.S.	PETROLEUM DISTILLATES, N.O.S.	PETROLEUM DISTILLATES, N.O.S.	PETROLEUM DISTILLATES, N.O.S.
14.3. Transport Hazard Class(Es)				
3	3	3	3	3

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ADR	IMDG	IATA	ADN	RID
				
14.4. Packing Group				
II	II	II	II	II
14.5. Environmental Hazards				
Dangerous for the environment : Yes	Dangerous for the environment : Yes Marine pollutant : Yes	Dangerous for the environment : Yes	Dangerous for the environment : Yes	Dangerous for the environment : Yes

14.6. Special Precautions For User

No additional information available

14.7. Transport in Bulk According to Annex II of MARPOL and The IBC Code

Not applicable

SECTION 15: Regulatory Information

15.1. Safety, Health and Environmental Regulations/Legislation Specific for the Substance or Mixture

15.1.1. EU-Regulations

Contains no REACH substances with Annex XVII restrictions

Contains no substance on the REACH candidate list

Contains no REACH Annex XIV substances

15.1.2. National Regulations

No additional information available

15.2. Chemical Safety Assessment

No chemical safety assessment has been carried out

SECTION 16: Other Information

Indication of Changes

Section	Section Header	Change	Date Changed
1	Identification of the substance/mixture and of the company/undertaking	Modified	21/07/2021

Date of Preparation or Latest Revision 21/07/2021

Data Sources

Information and data obtained and used in the authoring of this safety data sheet could come from database subscriptions, official government regulatory body websites, product/ingredient manufacturer or supplier specific information, and/or resources that include substance specific data and classifications according to GHS or their subsequent adoption of GHS.

Other Information

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Full Text of H- and EUH-statements:

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Aquatic Chronic 2	Hazardous to the aquatic environment — Chronic Hazard, Category 2
Asp. Tox. 1	Aspiration hazard, Category 1
Eye Dam. 1	Serious eye damage/eye irritation, Category 1
Eye Irrit. 2	Serious eye damage/eye irritation, Category 2
Flam. Liq. 2	Flammable liquids, Category 2
Flam. Liq. 3	Flammable liquids, Category 3
Skin Irrit. 2	Skin corrosion/irritation, Category 2
STOT SE 3	Specific target organ toxicity — Single exposure, Category 3, Narcosis
STOT SE 3	Specific target organ toxicity — Single exposure, Category 3, Respiratory tract irritation
H225	Highly flammable liquid and vapour.
H226	Flammable liquid and vapour.
H304	May be fatal if swallowed and enters airways.
H315	Causes skin irritation.
H318	Causes serious eye damage.
H319	Causes serious eye irritation.
H335	May cause respiratory irritation.
H336	May cause drowsiness or dizziness.
H411	Toxic to aquatic life with long lasting effects.

Abbreviations and Acronyms

ACGIH – American Conference of Governmental Industrial Hygienists
ADN – European Agreement Concerning the International Carriage of Dangerous Goods by Inland Waterways
ADR - European Agreement Concerning the International Carriage of Dangerous Goods by Road
ATE - Acute Toxicity Estimate
BCF - Bioconcentration Factor
BEI - Biological Exposure Indices (BEI)
BOD – Biochemical Oxygen Demand
CAS No. - Chemical Abstracts Service Number
CLP – Classification, Labeling and Packaging Regulation (EC) No 1272/2008
COD – Chemical Oxygen Demand
EC – European Community
EC50 - Median Effective Concentration
EEC – European Economic Community
EINECS – European Inventory of Existing Commercial Chemical Substances
EmS-No. (Fire) - IMDG Emergency Schedule Fire
EmS-No. (Spillage) - IMDG Emergency Schedule Spillage
EU – European Union
ErC50 - EC50 in Terms of Reduction Growth Rate
GHS – Globally Harmonized System of Classification and Labeling of Chemicals
IARC - International Agency for Research on Cancer
IATA - International Air Transport Association
IBC Code - International Bulk Chemical Code
IMDG - International Maritime Dangerous Goods
IPRV - Ilgalaikio Poveikio Ribinis Dydis
IOELV – Indicative Occupational Exposure Limit Value
LC50 - Median Lethal Concentration
LD50 - Median Lethal Dose
LOAEL - Lowest Observed Adverse Effect Level
LOEC - Lowest-Observed-Effect Concentration
Log Koc - Soil Organic Carbon-water Partitioning Coefficient
Log Kow - Octanol/water Partition Coefficient
Log Pow - Ratio of the equilibrium concentration (C) of a dissolved substance in a two-phase system consisting of two largely immiscible solvents, in this case octanol and water
MAK – Maximum Workplace Concentration/Maximum Permissible Concentration
MARPOL - International Convention for the Prevention of Pollution

NDS - Najwyższe Dopuszczalne Stezenie
NDSch - Najwyższe Dopuszczalne Stezenie Chwilowe
NDSP - Najwyższe Dopuszczalne Stezenie Pulapowe
NOAEL - No-Observed Adverse Effect Level
NOEC - No-Observed Effect Concentration
NRD - Nevirsytinas Ribinis Dydis
NTP – National Toxicology Program
OEL - Occupational Exposure Limits
PBT - Persistent, Bioaccumulative and Toxic
PEL - Permissible Exposure Limit
pH – Potential Hydrogen
REACH – Registration, Evaluation, Authorisation, and Restriction of Chemicals
RID – Regulations Concerning the International Carriage of Dangerous Goods by Rail
SADT - Self Accelerating Decomposition Temperature
SDS - Safety Data Sheet
STEL - Short Term Exposure Limit
STOT - Specific Target Organ Toxicity
TA-Luft - Technische Anleitung zur Reinhaltung der Luft
TEL TRK – Technical Guidance Concentrations
ThOD – Theoretical Oxygen Demand
TLM - Median Tolerance Limit
TLV - Threshold Limit Value
TPRD - Trumpalaikio Poveikio Ribinis Dydis
TRGS 510 - Technische Regel für Gefahrstoffe 510 - Lagerung von Gefahrstoffen in ortsbeweglichen Behältern
TRGS 552 – Technische Regeln für Gefahrstoffe - N-Nitrosamine
TRGS 900 - Technische Regel für Gefahrstoffe 900 – Arbeitsplatzgrenzwerte
TRGS 903 - Technische Regel für Gefahrstoffe 903 - Biologische Grenzwerte
TSCA - Toxic Substances Control Act
TWA - Time Weighted Average
VOC – Volatile Organic Compounds
VLA-EC - Valor Límite Ambiental Exposición de Corta Duración
VLA-ED - Valor Límite Ambiental Exposición Diaria
VLE – Valeur Limite D'exposition
VME – Valeur Limite De Moyenne Exposition
vPvB - Very Persistent and Very Bioaccumulative
WEL – Workplace Exposure Limit
WGK - Wassergefährdungsklasse

Nusil EU GHS SDS

The information provided in this Safety Data Sheet (SDS) was prepared based on data believed to be accurate as of the date of this SDS. TO THE GREATEST EXTENT PERMITTED BY LAW, NUSIL TECHNOLOGY LLC AND ITS AFFILIATED COMPANIES ("NUSIL") EXPRESSLY DISCLAIMS ANY AND ALL REPRESENTATIONS AND WARRANTIES REGARDING THE INFORMATION CONTAINED HEREIN

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INCLUDING, WITHOUT LIMITATION, AS TO ACCURACY, COMPLETENESS, FITNESS FOR PURPOSE OR USE, MERCHANTABILITY, NON-INFRINGEMENT, PERFORMANCE, SAFETY, SUITABILITY AND STABILITY. This SDS is intended as a guide to the appropriate use, handling, storage and disposal of the product to which it relates by properly trained personnel, and is not intended to be comprehensive. Users of NuSil's products are advised to perform their own tests and to exercise their own judgment to determine the safety, suitability and appropriate use, handling, storage and disposal of each product and product combination for their own purposes and uses. TO THE GREATEST EXTENT PERMITTED BY LAW, NUSIL DISCLAIMS LIABILITY FOR, AND BY USING NUSIL'S PRODUCTS PURCHASER AGREES THAT UNDER NO CIRCUMSTANCES SHALL NUSIL BE LIABLE FOR, SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES OF ANY TYPE OR KIND, INCLUDING WITHOUT LIMITATION, FOR LOSS OF PROFITS, REPUTATIONAL DAMAGE, PRODUCT RECALL OR BUSINESS INTERRUPTION.