



SAFETY DATA SHEET

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

1.1. Product identifier

Trade name or designation of the mixture	HumiSeal Stripper 1063
Registration number	-
Synonyms	None.
Product code	HumiSeal Europe Stripper 1063
Issue date	23-June-2015
Version number	06
Revision date	03-May-2018
Supersedes date	16-March-2018

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

Identified uses	Coating Remover for Printed Circuit board
Uses advised against	None known.

1.3. Details of the supplier of the safety data sheet

Supplier

Company name	HUMISEAL EUROPE LTD.	
Address	505 Eskdale Road Winnersh Wokingham Berkshire RG41 5TU UK	
Division	A CHASE CORPORATION COMPANY	
Telephone	General Assistance	44 (0) 118 944 2333
e-mail	europetechsupport@chasecorp.com	
Contact person	Not available.	

1.4. Emergency telephone number	Chemtrec USA	1-800-424-9300
	OutSide USA	+1 703-741-5970

SECTION 2: Hazards identification

2.1. Classification of the substance or mixture

The mixture has been assessed and/or tested for its physical, health and environmental hazards and the following classification applies.

Classification according to Regulation (EC) No 1272/2008 as amended

Physical hazards

Flammable liquids	Category 2	H225 - Highly flammable liquid and vapour.
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Health hazards

Acute toxicity, oral	Category 3	H301 - Toxic if swallowed.
Acute toxicity, dermal	Category 3	H311 - Toxic in contact with skin.
Acute toxicity, inhalation	Category 3	H331 - Toxic if inhaled.
Skin corrosion/irritation	Category 1B	H314 - Causes severe skin burns and eye damage.
Serious eye damage/eye irritation	Category 1	H318 - Causes serious eye damage.

Hazard summary

May be ignited by heat, sparks or flames. Toxic if inhaled. Toxic in contact with skin. Toxic if swallowed. Causes severe skin burns and eye damage. Causes damage to organs. Occupational exposure to the substance or mixture may cause adverse health effects.

2.2. Label elements**Label according to Regulation (EC) No. 1272/2008 as amended**

Contains: METHANOL, POTASSIUM HYDROXIDE

Hazard pictograms**Signal word**

Danger

Hazard statements

H225	Highly flammable liquid and vapour.
H301	Toxic if swallowed.
H311	Toxic in contact with skin.
H314	Causes severe skin burns and eye damage.
H318	Causes serious eye damage.
H331	Toxic if inhaled.
H370	Causes damage to organs.

Precautionary statements**Prevention**

P210	Keep away from heat, hot surfaces, sparks, open flames and other ignition sources. No smoking.
P233	Keep container tightly closed.
P240	Ground/bond container and receiving equipment.
P241	Use explosion-proof electrical/ventilating/lighting equipment.
P242	Use only non-sparking tools.
P243	Take precautionary measures against static discharge.
P260	Do not breathe mist or vapour.
P264	Wash thoroughly after handling.
P270	Do not eat, drink or smoke when using this product.
P271	Use only outdoors or in a well-ventilated area.
P280	Wear protective gloves/protective clothing/eye protection/face protection.

Response

P301 + P310	IF SWALLOWED: Immediately call a POISON CENTRE/doctor.
P301 + P330 + P331	IF SWALLOWED: rinse mouth. Do NOT induce vomiting.
P303 + P361 + P353	IF ON SKIN (or hair): Take off immediately all contaminated clothing. Rinse skin with water/shower.
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 CENTRE/doctor.
P361 + P364	Take off immediately all contaminated clothing and wash it before reuse.
P370 + P378	In case of fire: Use appropriate media to extinguish.

Storage

P235	Keep cool.
P403 + P233	Store in a well-ventilated place. Keep container tightly closed.
P405	Store locked up.

Disposal

P501	Dispose of contents/container in accordance with local/regional/national/international regulations.
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Supplemental label information

3 % of the mixture consists of component(s) of unknown acute dermal toxicity. 100 % of the mixture consists of component(s) of unknown acute hazards to the aquatic environment. 97 % of the mixture consists of component(s) of unknown long-term hazards to the aquatic environment.

2.3. Other hazards

Not a PBT or vPvB substance or mixture.

SECTION 3: Composition/information on ingredients**3.2. Mixtures**

General information

Chemical name	%	CAS-No. / EC No.	REACH Registration No.	INDEX No.	Notes
METHANOL	90 - 100	67-56-1 200-659-6	01-2119433307-44-XXXX	603-001-00-X	#
Classification:	Flam. Liq. 2;H225, Acute Tox. 3;H301, Acute Tox. 3;H311, Acute Tox. 3;H331, STOT SE 1;H370				
POTASSIUM HYDROXIDE	3 - < 5	1310-58-3 215-181-3	01-2119487136-33-xxxx	019-002-00-8	
Classification:	Acute Tox. 4;H302, Skin Corr. 1A;H314, Eye Dam. 1;H318, Aquatic Chronic 3;H412				

List of abbreviations and symbols that may be used above

#: This substance has been assigned Union workplace exposure limit(s).

M: M-factor

PBT: persistent, bioaccumulative and toxic substance.

vPvB: very persistent and very bioaccumulative substance.

All concentrations are in percent by weight unless ingredient is a gas. Gas concentrations are in percent by volume.

Composition comments The full text for all H-statements is displayed in section 16.

SECTION 4: First aid measures

General information Take off immediately all contaminated clothing. If you feel unwell, seek medical advice (show the label where possible). Ensure that medical personnel are aware of the material(s) involved, and take precautions to protect themselves. Show this safety data sheet to the doctor in attendance. Wash contaminated clothing before reuse.

4.1. Description of first aid measures

Inhalation Remove victim to fresh air and keep at rest in a position comfortable for breathing. Oxygen or artificial respiration if needed. Do not use mouth-to-mouth method if victim inhaled the substance. Induce artificial respiration with the aid of a pocket mask equipped with a one-way valve or other proper respiratory medical device. Call a POISON CENTRE or doctor/physician.

Skin contact Take off immediately all contaminated clothing. Rinse skin with water/shower. Call a physician or poison control centre immediately. Chemical burns must be treated by a physician. Wash contaminated clothing before reuse.

Eye contact Immediately flush eyes with plenty of water for at least 15 minutes. Remove contact lenses, if present and easy to do. Continue rinsing. Call a physician or poison control centre immediately.

Ingestion Call a physician or poison control centre immediately. Rinse mouth. Do not induce vomiting. If vomiting occurs, keep head low so that stomach content doesn't get into the lungs. Do not use mouth-to-mouth method if victim ingested the substance. Induce artificial respiration with the aid of a pocket mask equipped with a one-way valve or other proper respiratory medical device.

4.2. Most important symptoms and effects, both acute and delayed Headache. Dizziness. Nausea, vomiting. Burning pain and severe corrosive skin damage. Causes serious eye damage. Symptoms may include stinging, tearing, redness, swelling, and blurred vision. Permanent eye damage including blindness could result.

4.3. Indication of any immediate medical attention and special treatment needed Provide general supportive measures and treat symptomatically. Thermal burns: Flush with water immediately. While flushing, remove clothes which do not adhere to affected area. Call an ambulance. Continue flushing during transport to hospital. Chemical burns: Flush with water immediately. While flushing, remove clothes which do not adhere to affected area. Call an ambulance. Continue flushing during transport to hospital. Keep victim warm. Keep victim under observation. Symptoms may be delayed.

SECTION 5: Firefighting measures

General fire hazards Highly flammable liquid and vapour.

5.1. Extinguishing media

Suitable extinguishing media Water fog. Alcohol resistant foam. Dry chemical powder. Carbon dioxide (CO₂).

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 Vapours may form explosive mixtures with air. Vapours may travel considerable distance to a source of ignition and flash back. During fire, gases hazardous to health may be formed.

5.3. Advice for firefighters

Special protective equipment for firefighters Self-contained breathing apparatus and full protective clothing must be worn in case of fire.

Special fire fighting procedures In case of fire and/or explosion do not breathe fumes. Move containers from fire area if you can do so without risk.

Specific methods Use standard firefighting procedures and consider the hazards of other involved materials.

SECTION 6: Accidental release measures

6.1. Personal precautions, protective equipment and emergency procedures

For non-emergency personnel Keep unnecessary personnel away. Keep people away from and upwind of spill/leak. Eliminate all ignition sources (no smoking, flares, sparks, or flames in immediate area). Wear appropriate protective equipment and clothing during clean-up. Do not breathe mist or vapour. Do not touch damaged containers or spilled material unless wearing appropriate protective clothing. Ventilate closed spaces before entering them. Local authorities should be advised if significant spillages cannot be contained. For personal protection, see section 8 of the SDS.

For emergency responders Keep unnecessary personnel away. Wear appropriate protective equipment and clothing during clean-up. Use personal protection recommended in Section 8 of the SDS.

6.2. Environmental precautions Avoid discharge into drains, water courses or onto the ground.

6.3. Methods and material for containment and cleaning up Eliminate all ignition sources (no smoking, flares, sparks, or flames in immediate area). Keep combustibles (wood, paper, oil etc) away from spilled material. Take precautionary measures against static discharge. Use only non-sparking tools. This product is miscible in water.

Large Spills: Stop the flow of material, if this is without risk. Dike the spilled material, where this is possible. Use a non-combustible material like vermiculite, sand or earth to soak up the product and place into a container for later disposal. Following product recovery, flush area with water.

Small Spills: Absorb with earth, sand or other non-combustible material and transfer to containers for later disposal. Wipe up with absorbent material (e.g. cloth, fleece). Clean surface thoroughly to remove residual contamination.

Never return spills to original containers for re-use.

6.4. Reference to other sections For personal protection, see section 8 of the SDS. For waste disposal, see section 13 of the SDS.

SECTION 7: Handling and storage

7.1. Precautions for safe handling Do not handle, store or open near an open flame, sources of heat or sources of ignition. Protect material from direct sunlight. Explosion-proof general and local exhaust ventilation. Take precautionary measures against static discharges. All equipment used when handling the product must be grounded. Use non-sparking tools and explosion-proof equipment. Do not breathe mist or vapour. Do not get in eyes, on skin, or on clothing. Do not taste or swallow. Avoid prolonged exposure. When using, do not eat, drink or smoke. Use only outdoors or in a well-ventilated area. Wear appropriate personal protective equipment. Wash hands thoroughly after handling. Wash contaminated clothing before reuse. Observe good industrial hygiene practices.

7.2. Conditions for safe storage, including any incompatibilities Store locked up. Keep away from heat, sparks and open flame. Prevent electrostatic charge build-up by using common bonding and grounding techniques. Store in a cool, dry place out of direct sunlight. Store in original tightly closed container. Store in a well-ventilated place. Keep in an area equipped with sprinklers. Store away from incompatible materials (see Section 10 of the SDS).

7.3. Specific end use(s) Not available.

SECTION 8: Exposure controls/personal protection

8.1. Control parameters

Occupational exposure limits

UK. EH40 Workplace Exposure Limits (WELs)

Components	Type	Value
METHANOL (CAS 67-56-1)	STEL	333 mg/m ³ 250 ppm
	TWA	266 mg/m ³ 200 ppm
POTASSIUM HYDROXIDE (CAS 1310-58-3)	STEL	2 mg/m ³

EU. Indicative Exposure Limit Values in Directives 91/322/EEC, 2000/39/EC, 2006/15/EC, 2009/161/EU

Components	Type	Value
METHANOL (CAS 67-56-1)	TWA	260 mg/m ³ 200 ppm

Biological limit values No biological exposure limits noted for the ingredient(s).

Recommended monitoring procedures Follow standard monitoring procedures.

Derived no effect levels (DNELs) Not available.

Predicted no effect concentrations (PNECs) Not available.

Exposure guidelines

UK EH40 WEL: Skin designation

METHANOL (CAS 67-56-1)

Can be absorbed through the skin.

8.2. Exposure controls

Appropriate engineering controls

Explosion-proof general and local exhaust ventilation. Good general ventilation (typically 10 air changes per hour) should be used. Ventilation rates should be matched to conditions. If applicable, use process enclosures, local exhaust ventilation, or other engineering controls to maintain airborne levels below recommended exposure limits. If exposure limits have not been established, maintain airborne levels to an acceptable level. Eye wash facilities and emergency shower must be available when handling this product.

Individual protection measures, such as personal protective equipment

General information

Wear chemical protective equipment that is specifically recommended by the manufacturer. Personal protection equipment should be chosen according to the CEN standards and in discussion with the supplier of the personal protective equipment.

Eye/face protection

Chemical respirator with organic vapour cartridge and full facepiece.

Skin protection

- Hand protection

Wear appropriate chemical resistant gloves.

- Other

Wear appropriate chemical resistant clothing. Use of an impervious apron is recommended.

Respiratory protection

If engineering controls do not maintain airborne concentrations below recommended exposure limits (where applicable) or to an acceptable level (in countries where exposure limits have not been established), an approved respirator must be worn. Chemical respirator with organic vapour cartridge and full facepiece.

Thermal hazards

Wear appropriate thermal protective clothing, when necessary.

Hygiene measures

When using do not smoke. Keep away from food and drink. Always observe good personal hygiene measures, such as washing after handling the material and before eating, drinking, and/or smoking. Routinely wash work clothing and protective equipment to remove contaminants.

Environmental exposure controls

Environmental manager must be informed of all major releases.

SECTION 9: Physical and chemical properties

9.1. Information on basic physical and chemical properties

Appearance

Physical state

Liquid.

Form

Liquid.

Colour

Clear.

Odour

Alcoholic

Odour threshold

Not available.

pH

Does not apply.

Melting point/freezing point

-97.8 °C (-144.04 °F) estimated

Initial boiling point and boiling range

64.7 °C (148.46 °F) estimated

Flash point

11.1 °C (52.0 °F)

Evaporation rate

6.1 BuAc

Flammability (solid, gas)

Not applicable.

Upper/lower flammability or explosive limits

Flammability limit - lower (%)

7.3 % estimated

Flammability limit - upper (%)

36 % estimated

Vapour pressure

169.3 hPa estimated

Vapour density

Not available.

Relative density

Not available.

Solubility(ies)

Solubility (water)

miscible

Partition coefficient (n-octanol/water)

Not available.

Auto-ignition temperature	240 °C (464 °F) estimated
Decomposition temperature	Not available.
Viscosity	Not available.
Explosive properties	Not explosive.
Oxidising properties	Not oxidising.

9.2. Other information

Density	0.84 g/cm ³ estimated
Miscible (water)	miscible
Percent volatile	95 - 98 % v/v
Specific gravity	0.84 estimated
VOC	639 g/l

SECTION 10: Stability and reactivity

10.1. Reactivity	The product is stable and non-reactive under normal conditions of use, storage and transport.
10.2. Chemical stability	Material is stable under normal conditions.
10.3. Possibility of hazardous reactions	No dangerous reaction known under conditions of normal use.
10.4. Conditions to avoid	Avoid heat, sparks, open flames and other ignition sources. Avoid temperatures exceeding the flash point. Contact with incompatible materials.
10.5. Incompatible materials	Strong oxidising agents.
10.6. Hazardous decomposition products	No hazardous decomposition products are known.

SECTION 11: Toxicological information

General information Occupational exposure to the substance or mixture may cause adverse effects.

Information on likely routes of exposure

Inhalation	Toxic if inhaled. May cause damage to organs by inhalation.
Skin contact	Toxic in contact with skin. Causes severe skin burns.
Eye contact	Causes serious eye damage.
Ingestion	Toxic if swallowed. Causes digestive tract burns.

Symptoms Headache. Dizziness. Nausea, vomiting. Burning pain and severe corrosive skin damage. Causes serious eye damage. Symptoms may include stinging, tearing, redness, swelling, and blurred vision. Permanent eye damage including blindness could result.

11.1. Information on toxicological effects

Acute toxicity	Toxic if inhaled. Toxic in contact with skin. Toxic if swallowed.
Skin corrosion/irritation	Causes severe skin burns and eye damage.
Serious eye damage/eye irritation	Causes serious eye damage.
Respiratory sensitisation	Due to partial or complete lack of data the classification is not possible.
Skin sensitisation	Due to partial or complete lack of data the classification is not possible.
Germ cell mutagenicity	Due to partial or complete lack of data the classification is not possible.
Carcinogenicity	Due to partial or complete lack of data the classification is not possible.
Reproductive toxicity	Due to partial or complete lack of data the classification is not possible.
Specific target organ toxicity - single exposure	Causes damage to organs.
Specific target organ toxicity - repeated exposure	Due to partial or complete lack of data the classification is not possible.
Aspiration hazard	Due to partial or complete lack of data the classification is not possible.
Mixture versus substance information	No information available.
Other information	Not available.

SECTION 12: Ecological information

12.1. Toxicity	Based on available data, the classification criteria are not met for hazardous to the aquatic environment, long term. Due to partial or complete lack of data the classification for hazardous to the aquatic environment, acute hazard, is not possible.
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Components	Species		Test results
METHANOL (CAS 67-56-1)			
Aquatic			
Crustacea	EC50	Water flea (Daphnia magna)	> 10000 mg/l, 48 hours
Fish	LC50	Fathead minnow (Pimephales promelas)	> 100 mg/l, 96 hours
POTASSIUM HYDROXIDE (CAS 1310-58-3)			
Aquatic			
Fish	LC50	Western mosquitofish (Gambusia affinis)	80 mg/l, 96 hours

* Estimates for product may be based on additional component data not shown.

12.2. Persistence and degradability

12.3. Bioaccumulative potential

Partition coefficient n-octanol/water (log Kow)

METHANOL -0.77

Bioconcentration factor (BCF) Not available.

12.4. Mobility in soil No data available.

12.5. Results of PBT and vPvB assessment Not a PBT or vPvB substance or mixture.

12.6. Other adverse effects

The product contains volatile organic compounds which have a photochemical ozone creation potential.

SECTION 13: Disposal considerations

13.1. Waste treatment methods

Residual waste	Dispose of in accordance with local regulations. Empty containers or liners may retain some product residues. This material and its container must be disposed of in a safe manner (see: Disposal instructions).
Contaminated packaging	Since emptied containers may retain product residue, follow label warnings even after container is emptied. Empty containers should be taken to an approved waste handling site for recycling or disposal.
EU waste code	The Waste code should be assigned in discussion between the user, the producer and the waste disposal company.
Disposal methods/information	Collect and reclaim or dispose in sealed containers at licensed waste disposal site. Dispose of contents/container in accordance with local/regional/national/international regulations.
Special precautions	Dispose in accordance with all applicable regulations.

SECTION 14: Transport information

ADR

14.1. UN number	UN2924
14.2. UN proper shipping name	FLAMMABLE LIQUID, CORROSIVE, N.O.S.(METHANOL, POTASSIUM HYDROXIDE)
14.3. Transport hazard class(es)	
Class	3
Subsidiary risk	8
Label(s)	3 +8
Hazard No. (ADR)	338
Tunnel restriction code	D/E
14.4. Packing group	II
14.5. Environmental hazards	No.
14.6. Special precautions for user	Read safety instructions, SDS and emergency procedures before handling.

RID

14.1. UN number	UN1230
14.2. UN proper shipping name	METHANOL, SOLUTION (METHANOL)
14.3. Transport hazard class(es)	
Class	3
Subsidiary risk	6.1(PGI, II)
Label(s)	3+6.1
14.4. Packing group	II

14.5. Environmental hazards No.

14.6. Special precautions for user Read safety instructions, SDS and emergency procedures before handling.

ADN

14.1. UN number UN2924

14.2. UN proper shipping name FLAMMABLE LIQUID, CORROSIVE, N.O.S.(METHANOL, POTASSIUM HYDROXIDE)

14.3. Transport hazard class(es)

Class 3

Subsidiary risk 8

Label(s) 3+8

14.4. Packing group II

14.5. Environmental hazards No.

14.6. Special precautions for user Read safety instructions, SDS and emergency procedures before handling.

IATA

14.1. UN number UN2924

14.2. UN proper shipping name FLAMMABLE LIQUID, CORROSIVE, N.O.S.(METHANOL, POTASSIUM HYDROXIDE)

14.3. Transport hazard class(es)

Class 3

Subsidiary risk 8

14.4. Packing group II

14.5. Environmental hazards No.

ERG Code 3CH

14.6. Special precautions for user Read safety instructions, SDS and emergency procedures before handling.

Other information

Passenger and cargo aircraft Allowed with restrictions.

Cargo aircraft only Allowed with restrictions.

IMDG

14.1. UN number UN2924

14.2. UN proper shipping name FLAMMABLE LIQUID, CORROSIVE, N.O.S.(METHANOL, POTASSIUM HYDROXIDE)

14.3. Transport hazard class(es)

Class 3

Subsidiary risk 8

14.4. Packing group II

14.5. Environmental hazards

Marine pollutant No.

EmS F-E, S-C

14.6. Special precautions for user Read safety instructions, SDS and emergency procedures before handling.

14.7. Transport in bulk according to Annex II of Marpol and the IBC Code Not established.

ADN; ADR; IATA; IMDG





SECTION 15: Regulatory information

15.1. Safety, health and environmental regulations/legislation specific for the substance or mixture

EU regulations

Regulation (EC) No. 1005/2009 on substances that deplete the ozone layer, Annex I and II, as amended

Not listed.

Regulation (EC) No. 850/2004 On persistent organic pollutants, Annex I as amended

Not listed.

Regulation (EU) No. 649/2012 concerning the export and import of dangerous chemicals, Annex I, Part 1 as amended

Not listed.

Regulation (EU) No. 649/2012 concerning the export and import of dangerous chemicals, Annex I, Part 2 as amended

Not listed.

Regulation (EU) No. 649/2012 concerning the export and import of dangerous chemicals, Annex I, Part 3 as amended

Not listed.

Regulation (EU) No. 649/2012 concerning the export and import of dangerous chemicals, Annex V as amended

Not listed.

Regulation (EC) No. 166/2006 Annex II Pollutant Release and Transfer Registry, as amended

Not listed.

Regulation (EC) No. 1907/2006, REACH Article 59(10) Candidate List as currently published by ECHA

Not listed.

Authorisations

Regulation (EC) No. 1907/2006, REACH Annex XIV Substances subject to authorization, as amended

Not listed.

Restrictions on use

Regulation (EC) No. 1907/2006, REACH Annex XVII Substances subject to restriction on marketing and use as amended

METHANOL (CAS 67-56-1)

Directive 2004/37/EC: on the protection of workers from the risks related to exposure to carcinogens and mutagens at work, as amended.

Not listed.

Other EU regulations

Directive 2012/18/EU on major accident hazards involving dangerous substances, as amended

METHANOL (CAS 67-56-1)

Other regulations

Pregnant women should not work with the product, if there is the least risk of exposure. The product is classified and labelled in accordance with Regulation (EC) 1272/2008 (CLP Regulation) as amended. This Safety Data Sheet complies with the requirements of Regulation (EC) No 1907/2006, as amended. Additional information is given in the Safety Data Sheet.

National regulations

Follow national regulation for work with chemical agents. Young people under 18 years old are not allowed to work with this product according to EU Directive 94/33/EC on the protection of young people at work, as amended.

15.2. Chemical safety assessment

No Chemical Safety Assessment has been carried out.

SECTION 16: Other information

List of abbreviations

Not available.

References

Not available.

Information on evaluation method leading to the classification of mixture

The classification for health and environmental hazards is derived by a combination of calculation methods and test data, if available.

**Full text of any H-statements
not written out in full under
Sections 2 to 15**

H225 Highly flammable liquid and vapour.
H301 Toxic if swallowed.
H302 Harmful if swallowed.
H311 Toxic in contact with skin.
H314 Causes severe skin burns and eye damage.
H318 Causes serious eye damage.
H331 Toxic if inhaled.
H370 Causes damage to organs.
H412 Harmful to aquatic life with long lasting effects.

Revision information

This document has undergone significant changes and should be reviewed in its entirety.

Training information

Follow training instructions when handling this material.

Disclaimer

The information and recommendations in this safety data sheet are, to the best of our knowledge, accurate as of the date of issue. Nothing herein shall be deemed to create any warranty, expressed or implied. It is the responsibility of the user to determine the applicability of this information and the suitability of the material or product for any particular purpose HUMISEAL EUROPE LTD. cannot anticipate all conditions under which this information and its product, or the products of other manufacturers in combination with its product, may be used. It is the user's responsibility to ensure safe conditions for handling, storage and disposal of the product, and to assume liability for loss, injury, damage or expense due to improper use.