

# Material Safety Data Sheet



| PRODUCT IDENTIFICATION                    |  |            |
|---|--|------------|
| Product Name:                             | Ultratect Beamastic Part A <sub>(s)</sub>  |            |
| Synonyms:                                 | Ultratect Beamastic Base   |            |
| Recommended Use:                          | General purpose anticorrosive epoxy coating when mixed with Part B   |            |
| Supplier Information:                     | Beam Rust Proofing Perth<br>27 Hargreaves St<br>Belmont WA 6104<br>Phone:(08) 93251399<br><a href="http://www.beamrustproofing.com.au">www.beamrustproofing.com.au</a>   |            |
| HAZARD IDENTIFICATION                     |  |            |
| Hazard Classification:                    | DANGEROUS according to the criteria of the ADG code<br>HAZARDOUS according to the criteria of Safe Work Australia  |            |
| Risk Phrase(s):                           | R10 Flammable<br>R20/21 Harmful by inhalation and in contact with skin R36/37/38 Irritating to eyes, respiratory system and skin R43 May cause sensitization by skin contact.<br>R51/53 Toxic to aquatic organisms, may cause long term adverse effects in the aquatic environment   |            |
| Safety Phrase(s)                          | S2 Keep out of reach of children.<br>S26 In case of contact with eyes, rinse immediately with plenty of water and contact a doctor or Poisons Information Centre<br>S28 After contact with skin, wash immediately with plenty of soap and water<br>S36/37/39 Wear suitable protective clothing, gloves and eye / face protection<br>S61 Avoid release to the environment |            |
| COMPOSITION                               |  |            |
| Ingredient                                | CAS Number   | Proportion |
| Bisphenol A/ epichlorhydrin resin, liquid | 25068-38-6   | MED        |
| Quartz                                    | 14808-60-7   | MED        |
| (C12-C14)alkyl glycidyl ether             | 68609-97-2   | LOW        |
| Xylene                                    | 1330-20-7  | LOW        |
| Methyl Ethyl Ketone                       | 78-93-3  | VLOW       |
| Urea Formaldehyde Resin                   | 68002-18-6   | VLOW       |

Proportion (% weight per weight)

VHIGH >60%, HIGH 30-60%, MED 10-29%, LOW 1-9%, VLOW <1%

All the constituents of this material are listed on the Australian Inventory of Chemical Substances (AICS)

# Material Safety Data Sheet



## FIRST AID MEASURES

Poisons Information Centers in each State capital city can provide additional assistance for scheduled poisons.

**Ingestion:** Do **NOT** induce vomiting. Give nothing by mouth. If rapid recovery does not occur then obtain medical assistance.

**Eye Contact:** Immediately irrigate with copious quantities of water for at least 15 minutes with eyelids held open. Remove clothing if contaminated and immediately wash skin with soap and water. Obtain medical attention.

**Skin Contact:** Immediately wash contaminated skin with plenty of soap and water. Remove contaminated clothing and wash before re-use. Seek medical advice if irritation develops or persists. Do not use solvents to remove product from skin.

**Inhalation:** Remove victim from exposure to fresh air immediately – avoid becoming a casualty. Remove contaminated clothing, and loosen remaining clothing. Allow patient to assume the most comfortable position and keep warm. Keep at rest until fully recovered. If breathing is laboured and patient cyanotic (blue), ensure airways are clear and have qualified person give oxygen through a face mask. If breathing has stopped apply immediate artificial respiration. In event of cardiac arrest apply external cardiac massage. Seek Medical advice.

## FIRE FIGHTING MEASURES

**Specific Hazards:** Flammable liquid. May form flammable vapour mixtures with air. All potential sources of ignition (open flames, furnaces, pilot lights, spark producing switches and electrical equipment etc) must be eliminated both in and near the work area.

Do **NOT** smoke. Flameproof equipment is necessary in areas where this product is being used. Nearby equipment must be adequately earthed. Vapour may travel a considerable distance to a source of ignition and flash back.

**Fire Fighting Advice:** Class 3 Flammable liquid. On burning this product may emit toxic fumes. Heating can cause expansion or decomposition leading to violent rupture of containers.

Keep containers cool with water spray.

Fire fighters to wear self-contained breathing apparatus if risk of exposure to vapour or decomposition products.

**Suitable Extinguishing Media:** Foam, dry agent (Carbon Dioxide, Dry Chemical powder)

## ACCIDENTAL RELEASE MEASURES

Clear area of all unprotected personnel. Remove all possible sources of ignition.

Avoid accidents and clean up immediately.

Wear protective equipment to prevent skin or eye contamination.

Contain immediately – prevent run-off into drains and waterways. Use absorbent (soil, sand, or other inert material). Collect and seal in properly labeled containers for disposal per local regulations. If contamination of sewers or waterways has occurred advise the local emergency services.

# Material Safety Data Sheet



## HANDLING AND STORAGE

**Storage:** Store in a cool, dry, well ventilated area. Keep containers closed at all times when not in use. Check regularly for leaks.

This material is Harmful and a Scheduled Poison S5. It must be stored, maintained and used in accordance with relevant regulations.

## EXPOSURE CONTROLS / PERSONAL PROTECTION

**National Exposure Limits:** Exposure standards for constituent:

| Material | TWA |                   | STEL |                   | Notices |
|----------|-----|-------------------|------|-------------------|---------|
|          | ppm | Mg/m <sup>3</sup> | ppm  | mg/m <sup>3</sup> |         |
| Xylene   | 80  | 350               | 150  | 655               | SK      |

As published by the National Occupational Health and Safety Commission (Worksafe Australia).

**TWA:** The Time Weighted Average airborne concentrations over an eight-hour working day, for a five day working week over an entire working life.

**STEL:** (Short Term Exposure Limit) The average airborne concentration over a fifteen minute period which should not be exceeded at any time during a normal eight-hour work day.

**SK Notice:** Absorption through the skin may be a significant source of exposure. The exposure standard is invalidated if such contact should occur.

According to current knowledge, these concentrations should neither impair the health of, nor cause undue discomfort to, nearly all workers.

These exposure standards are guides to be used in the control of Occupational Health Hazards. All atmospheric contamination should be kept as low as is practicable.

Exposure standards should **NOT** be used as the defining line between safe and dangerous concentrations of chemicals. They are **NOT** a measure of relative toxicity.

**Engineering Controls:** Ensure adequate ventilation, and that air concentrations of components are controlled below quoted Exposure Standards. Always keep containers closed when not in use.

Vapours are heavier than air – prevent concentration of vapours in low lying areas such as hollows and sumps.

DO NOT enter confined spaces where vapour may have collected.

**Personal Protective Equipment:** Overalls, Safety Shoes, Chemical Goggles, and Gloves.

Avoid skin and eye contact, and inhalation of vapour. Wear overalls, chemical goggles and impervious gloves. Uses with adequate ventilation – if inhalation risk exists then wear an organic vapour / particulate respirator meeting the requirements of AS/NZS 1715 and AS/NZS 1716.

Always wash hands before smoking, eating, drinking, or using the toilet. Wash contaminated clothing and other protective equipment before storage or re-use.

# Material Safety Data Sheet



## PHYSICAL PROPERTIES

Appearance: Coloured viscous liquid

Solubility: Insoluble in water

|                               |               |                                |                |
|-------------------------------|---------------|--------------------------------|----------------|
| Odour:                        | Mild aromatic | Density @ 20°C:                | 1.75* kg/lit   |
| pH:                           | NAP           | Flash point & Method:          | ~28°C (PMCC)** |
| Vapour Pressure 20°C (mm Hg): | NAV           | Upper Explosive Limit (UEL):   | 7.0            |
| Vapour Density (Air = 1)      | NAV           | Lower Explosive Limit (LEL):   | 1.0            |
| Initial Boiling Point °C:     | ~140°C        | Ignition Temperature °C:       | NAV            |
| Freezing Point °C:            | NAV           | Percent Volatiles (by weight): | ~12%           |

\*Varies with colour

NAP = Not Applicable, NAV = Not Available

\*\*Xylene

## STABILITY AND REACTIVITY

**Stability:** Product is stable. Hazardous polymerization will not occur if uncontaminated. Will occur with evolution of heat if brought into contact with amines. Avoid contact with strong oxidising agents, acids, bases and amines.

**Hazardous Decomposition Products:** Carbon dioxide, carbon monoxide, toxic smoke / fumes. Phenolics possible.

## TOXICOLOGICAL INFORMATION

**Main Symptoms:** No adverse health effects are expected if the product is handled in accordance with this Material Safety Datasheet, and the product label. Symptoms that may arise if this product is mishandled are:

**Ingestion:** Harmful if swallowed. Swallowing can result in nausea, vomiting, and central nervous system depression. If the victim is un-coordinated, there is a greater likelihood of vomit entering the lungs and causing serious complications. Chemical pneumonitis may develop. Seek medical assistance immediately.

**Eye Contact:** Eye contact may cause irritation.

**Skin Contact:** Contact with skin may result in irritation. Prolonged skin contact may cause irritant contact dermatitis.

**Inhalation:** Vapour may be irritating to mucous membranes and respiratory tract. Inhalation of vapour can result in headaches, dizziness, and possible nausea. Inhalation of high concentrations of vapour can produce central nervous system depression, which can lead to loss of coordination, impaired judgment, and if exposure is prolonged, unconsciousness.

Repeated exposure by inhalation to sanding particulates may cause serious chronic effects. Crystalline silica may become airborne as respirable dust. Repeated exposure to respirable crystalline silica dust may lead to silicosis, a serious lung disease. The onset of silicosis is usually slow and lung damage may occur even when no symptoms or sign of ill health have occurred.

**Long Term Effects:** No information or data is currently available on the long term effects of exposure to this product.

**Acute Toxicity / Chronic Toxicity:** Chronic (long-term) exposure of humans to mixed xylenes, as seen in occupational settings, has resulted primarily in neurological effects such as headache, dizziness, fatigue, tremors, and incoordination.

# Material Safety Data Sheet



(Continued...)

Laboured breathing, impaired pulmonary function, increased heart palpitation, severe chest pain, an abnormal EKG, and possible effects on the blood and kidney have also been reported. Mixed xylene's have not been extensively tested for chronic effects, although animal studies show effects on the liver from inhalation exposure and effects on the blood, kidney, and CNS from oral exposure to mixed xylene's (US EPA).

## Acute Toxicity / Chronic Toxicity:

*For Epoxy resins:*

Oral LD50 (Rat): > 5000 mg/kg

Dermal LD50 (Rabbit): > 20,000 mg/kg

*For p-t-Butylphenylglycidyl ether:*

Oral LD50 (Rat): approx. 10,000 mg/kg

**Carcinogenic:** No information is available on the carcinogenic effects of mixed xylenes in humans. An increase in tumors was not reported in an animal study of exposure to mixed xylenes via gavage (experimentally placing the chemical in the stomach) (US EPA).

**Mutagenic:** No information currently available

**Teratogenic:** No information currently available

## ECOLOGICAL INFORMATION

Avoid contaminating any sea, rivers, streams, sewer, storm water, or other body of water.

**Environmental Protection:** When released to air, o-xylene may degrade by reacting with hydroxyl radicals (produced photo chemically) with half-life of 1.5 hr in summer and 15 hr in winter. When spilt on land o-xylene will volatilise and leach into ground where it will degrade in either aerobic (70% degradation after 10 days) or anaerobic (6 months before degradation starts) denitrifying conditions. If released to surface water, volatilisation is main removal process with a half-life of 1-5 days. Absorption to sediment will occur.

## DISPOSAL CONSIDERATIONS

Do not pour unwanted paint down the drain. Keep unwanted paint in sealed containers for disposal via special chemical waste collections. Empty paint containers should be left open in a well ventilated area to dry out. When dry, recycle steel containers via steel can recycling programs. Disposal of empty paint containers via domestic recycling programs may differ between local authorities. Check with your local council first.

## TRANSPORT INFORMATION

Classified as Dangerous Goods by the criteria of the Australian Dangerous Goods Code (ADG Code) for transport by road or rail.

|                          |                        |                  |     |
|--------------------------|------------------------|------------------|-----|
| UN Number:               | 1263                   | HAZCHEM:         | •3Y |
| UN Proper Shipping Name: | PAINT RELATED MATERIAL | Packaging Group: | III |
| Class and Sub Risk:      | 3 Flammable Liquid     |                  |     |

Special Precautions: Not to be loaded with explosives (Class 1), flammable gases (Class 2.1) in bulk, poisonous gases (Class 2.3), spontaneously combustible substances (Class 4.2), oxidising agents (Class 5.1), organic peroxides (Class 5.2) and radioactive substances (Class 7), however, exemptions may apply

# Material Safety Data Sheet



## REGULATORY INFORMATION

Hazardous according to Worksafe Australia. Hazard Category: Xi      Irritant

### R-phrases(s):

- R10                      Flammable
- R20/21                Harmful by inhalation and in contact with skin
- R36/37/38           Irritating to eyes, respiratory system and skin
- R43                    May cause sensitization by skin contact
- R51/53                Toxic to aquatic organisms, may cause long term adverse effects in the aquatic environment

### S-phrases(s):

- S2                      Keep out of reach of children
- S26                    In case of contact with eyes, rinse immediately with plenty of water and contact a doctor or Poisons Information Centre
- S28                    After contact with skin, wash immediately with plenty of soap and water
- S36/37/39           Wear suitable protective clothing, gloves and eye / face protection
- S61                    Avoid release to the environment

Poisons Schedule (Australia): S5

## OTHER INFORMATION

### Literary References:

- (1) The Australian Code for the Transport of Dangerous Goods by Road and Rail 7<sup>th</sup> Edition.
- (2) Chemwatch MSDS 6609-69 issued November 2008
- (3) Chemwatch MSDS 40071 issued July 2008
- (4) Recochem MSDS 16030 issued Nov 2011 (5)
- Sibelco Milled Silica MSDS, June 2011
- (6) Recochem MSDS 16256 issued May 2011

### General:

Material Safety Data Sheets are updated frequently. Please ensure that you have a current copy.

This MSDS summarises at the date of issue our best knowledge of the health and safety hazard information of the product, and in particular, how to safely handle and use the product in the work-place.

Since Beam Rust Proofing Perth cannot anticipate or control the conditions under which this product may be used or handled, each user must, prior to using or handling this product, review this MSDS in the context of how the user intends to handle and use the product in the workplace.

If clarification or further information is required to ensure that an appropriate assessment can be made, the user should contact this company.

Our responsibility for product as sold is subject to our standard terms and conditions, a copy of which is sent to our customers, and is also available from the company upon request.

# Material Safety Data Sheet



| PRODUCT IDENTIFICATION             |   |            |
|------------------------------------|---|------------|
| Product Name:                      | Ultratect Beamastic Part B  |            |
| Synonyms:                          | Ultratect Beamastic Hardener  |            |
| Recommended Use:                   | General purpose anticorrosive epoxy coating when mixed with Part A  |            |
| Supplier Information:              | Beam Rust Proofing Perth<br>27 Hargreaves St<br>Belmont WA 6104<br>Phone:(08) 93251399<br><a href="http://www.beamrustproofing.com.au">www.beamrustproofing.com.au</a>  |            |
| HAZARD IDENTIFICATION              |   |            |
| Hazard Classification:             | DANGEROUS according to the criteria of the ADG code<br>HAZARDOUS according to the criteria of Safe Work Australia   |            |
| Risk Phrase(s):                    | R20/22 Harmful by inhalation and if swallowed<br>R35 Causes severe burns<br>R43 May cause sensitization by skin contact<br>R48/22 Harmful: danger of serious damage to health by prolonged exposure if swallowed<br>R51/53 Toxic to aquatic organisms, may cause long term adverse effects in the aquatic environment   |            |
| Safety Phrase(s)                   | S20 When using, do not eat or drink<br>S26 In case of contact with eyes, rinse immediately with plenty of water and seek medical advice<br>S28 After contact with skin, wash immediately with plenty of water<br>S36/37/39 Wear suitable protective clothing, gloves and eye/face protection<br>S38 In case of insufficient ventilation, wear suitable respiratory equipment<br>S45 In case of accident or if you feel unwell, contact a doctor or Poisons Information Centre (show label where possible)<br>S60 This material and its container must be disposed of as hazardous waste |            |
| COMPOSITION                        |   |            |
| Ingredient                         | CAS Number  | Proportion |
| 4,4'-methylenebis(cyclohexylamine) | 1761-71-3   | MED        |
| 3-Aminopropyldimethylamine         | 109-55-7  | LOW        |
| Benzyl Alcohol                     | 100-51-6  | MED        |

Proportion (% weight per weight)

VHIGH >60%, HIGH 30-60%, MED 10-29%, LOW 1-9%, VLOW <1%

All the constituents of this material are listed on the Australian Inventory of Chemical Substances (AICS)



# Material Safety Data Sheet



## FIRST AID MEASURES

Poisons Information Centres in each State capital city can provide additional assistance for scheduled poisons.

**Ingestion:** Do **NOT** induce vomiting. Rinse mouth thoroughly with water and contact a Poisons Information Centre. Urgent hospital treatment is likely to be needed.

**Eye Contact:** Immediately irrigate with copious quantities of water for at least one hour with eyelids held open. Take care not to rinse contaminated water into the unaffected eye or onto the face. Seek medical advice. Take special care if the person is wearing contact lenses.

**Skin Contact:** Immediately wash contaminated skin with lukewarm, gently flowing water for at least one hour. DO NOT INTERRUPT FLUSHING. Remove contaminated clothing and wash before re-use. Destroy contaminated leather apparel. Strongly basic ingredients tend to penetrate the skin and so need longer rinsing than other substances. Seek Medical Attention.

**Inhalation:** Remove victim from exposure to fresh air immediately – avoid becoming a casualty. Remove contaminated clothing, and loosen remaining clothing. Allow patient to assume the most comfortable position and keep warm. Keep at rest until fully recovered. If breathing is laboured and patient cyanotic (blue), ensure airways are clear and have qualified person give oxygen through a face mask. If breathing has stopped apply immediate artificial respiration. In event of cardiac arrest apply external cardiac massage. Seek Medical advice.

## FIRE FIGHTING MEASURES

**Specific Hazards:** May generate toxic, irritating or flammable combustion products. Contact of liquid with skin must be prevented. Sudden reaction and fire may result if product is mixed with an oxidising agent.

**Fire Fighting Advice:** On burning this product may emit toxic nitrogen oxide gases. May generate ammonia gas. Personnel in vicinity and down-wind should be evacuated. Fire fighters to wear self-contained breathing apparatus, butyl rubber boots, gloves, and body suit if risk of exposure to vapour or decomposition products.

**Suitable Extinguishing Media:** Alcohol resistant foam, Carbon Dioxide or Dry Chemical

## ACCIDENTAL RELEASE MEASURES

Clear area of all unprotected personnel. Remove all possible sources of ignition. Avoid accidents and clean up immediately.

Wear protective equipment to prevent skin or eye contamination.

Contain immediately – prevent run-off into drains and waterways. Use absorbent (soil, sand, or other inert material). Collect and seal in properly labeled containers for disposal per local regulations. If contamination of sewers or waterways has occurred advise the local emergency services.



# Material Safety Data Sheet



## HANDLING AND STORAGE

**Storage:** Store in a cool, dry, well ventilated area. Keep away from acids and oxidisers. Do not store in reactive steel containers.

This material is Harmful and a Scheduled Poison S5. It must be stored, maintained and used in accordance with relevant regulations.

## EXPOSURE CONTROLS / PERSONAL PROTECTION

**National Exposure Limits:** No exposure standards have been set for this product or constituents

**Engineering Controls:** Ensure adequate ventilation; keep containers closed when not in use.

**Personal Protective Equipment:** Overalls, Safety Shoes, Chemical Goggles, and Gloves.

Avoid skin and eye contact, and inhalation of vapour. Wear overalls, chemical goggles and impervious gloves. Uses with adequate ventilation – if inhalation risk exists then wear an organic vapour / particulate respirator meeting the requirements of AS/NZS 1715 and AS/NZS 1716.

Always wash hands before smoking, eating, drinking, or using the toilet. Wash contaminated clothing and other protective equipment before storage or re-use.

## PHYSICAL PROPERTIES

Appearance: Colourless mobile liquid

Solubility: <1%

|                              |            |                                |               |
|------------------------------|------------|--------------------------------|---------------|
| Odour:                       | Ammoniacal | Density @ 20°C:                | 1.04 kg/lit   |
| pH:                          | >7         | Flash point & Method:          | >200°C (Abel) |
| Vapour Pressure 20°C (mmHg): | <0.75      | Upper Explosive Limit (UEL):   | NAP           |
| Vapour Density (Air = 1)     | NAV        | Lower Explosive Limit (LEL):   | NAP           |
| Initial Boiling Point °C:    | >200°C     | Ignition Temperature °C:       | NAV           |
| Freezing Point °C:           | NAV        | Percent Volatiles (by weight): | 0%            |

NAP = Not Applicable, NAV = Not Available

## STABILITY AND REACTIVITY

**Stability:** Product is stable; however, avoid contact with acids, oxidising agents, reactive metals, Sodium or Calcium Hypochlorite.

Product will slowly corrode copper, aluminium, zinc and galvanised surfaces. Reactive with hydroxyl compounds.

**Hazardous Decomposition Products:** Nitrogen Oxide can react with water vapours to form corrosive nitric acid. Oxides of carbon and nitrogen in a fire. Ammonia when heated. Irritating and toxic fumes at elevated temperatures. Nitric acid in a fire. Aldehydes. The oxides of nitrogen gases (except nitrous oxide) emitted on decomposition are highly toxic.

# Material Safety Data Sheet



## TOXICOLOGICAL INFORMATION

**Main Symptoms:** No adverse health effects are expected if the product is handled in accordance with this Material Safety Datasheet, and the product label. Symptoms that may arise if this product is mishandled are:

**Ingestion:** Harmful if swallowed. If ingested severe burns of the mouth and throat, as well as a danger of perforation of the oesophagus and the stomach.

**Eye Contact:** Product vapour in low concentrations can cause lacrimation, conjunctivitis, and corneal edema when absorbed into the tissue of the eye from the atmosphere. Causes eye burns. May cause blindness.

**Skin Contact:** Causes skin burns.

**Inhalation:** Inhalation of vapours may severely damage contacted tissue and produce scarring. Inhalation of aerosols and mists may severely damage contacted tissue and produce scarring.

**Skin sensitisation:** May cause sensitisation of susceptible persons by skin contact. Dermal sensitisation to this product has been seen in some humans. Component of this product has been found to cause mild skin sensitisation in guinea pigs.

### Acute Toxicity / Chronic Toxicity (Cycloaliphatic Amine):

Oral LD50(Rat): >625 mg/kg

Dermal LD50(Rabbit): >2110 mg/kg

## ECOLOGICAL INFORMATION

Toxic to aquatic organisms. May cause long term adverse effects in the aquatic environment

## DISPOSAL CONSIDERATIONS

This product may be recycled if unused, or if it has been contaminated it may be possible to separate the contamination in some way. Only if neither of these options is suitable, consider landfill, but we recommend that the product be neutralised in a controlled manner before disposal. Disposal of empty paint containers via domestic recycling programs may differ between local authorities. Check with your local council first.

## TRANSPORT INFORMATION

Classified as Dangerous Goods by the criteria of the Australian Dangerous Goods Code (ADG Code) for transport by road or rail.

|                          |                        |                  |     |
|--------------------------|------------------------|------------------|-----|
| UN Number:               | 3066                   | HAZCHEM:         | 2X  |
| UN Proper Shipping Name: | PAINT RELATED MATERIAL | Packaging Group: | III |
| Class and Sub Risk:      | 8 Corrosive            |                  |     |

# Material Safety Data Sheet



## REGULATORY INFORMATION

Hazardous according to Worksafe Australia. Hazard Category:

Xi Irritant

R-phrases:

R20/22 Harmful by inhalation and if swallowed

R34 Causes burns.

R43 May cause sensitization by skin contact.

R66 Repeated exposure may cause skin dryness and cracking

R51/53 Toxic to aquatic organisms, may cause long term adverse effects in the aquatic environment

S-phrases:

S20 When using, do not eat or drink

S26 In case of contact with eyes, rinse immediately with plenty of water and seek medical advice

S28 After contact with skin, wash immediately with plenty of water

S36/37/39 Wear suitable protective clothing, gloves and eye/face protection

S38 In case of insufficient ventilation, wear suitable respiratory equipment

S45 In case of accident or if you feel unwell, contact a doctor or Poisons Information Centre (show label where possible)

S60 This material and its container must be disposed of as hazardous waste

*Poison Schedule : S5*

## OTHER INFORMATION

### Literary References:

- (1) IMCD MSDS January 2013
- (2) Redox MSDS for Benzyl Alcohol August 2010

### General:

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If clarification or further information is required to ensure that an appropriate assessment can be made, the user should contact this company.

Our responsibility for product as sold is subject to our standard terms and conditions, a copy of which is sent to our customers, and is also available from the company upon request.