

SAFETY DATA SHEET

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SECTION 1 - Chemical Product and Company Information

Product Name: HAZELNUT Product Code: 28016

SPECTRUM PAINT 15247 East Skelly Drive Tulsa, Ok 74116 918-398-2188 24- Hour Emergency (Spill, Leak, Exposure or Accident): INFOTRAC 800-535-5053

Outside USA, Call Collect 1-352-323-3500

24- Hour Emergency HAZMAT Response and MSDS Help: EMI 800-510-8510

Product Use: A protective and/or decorative finish or accompanying product (reference label or product data sheet for more information).

Not recommended for: Any other use not detailed on product data sheet or label.

SECTION 2 - Hazards Identification

GHS Ratings:

Flammable liquid Oral Toxicity Dermal Toxicity Inhalation Toxicity	2 Acute Tox. 4 Acute Tox. 1 Acute Tox. 2	Flash point < 23°C and initial boiling point > 35°C (95°F) Oral>300+<=2000mg/kg Dermal<=50mg/kg Gases>100+<=500ppm, Vapors>0.5+<=2mg/l, Dusts&mists>0.05+<=0.5mg/l
Skin corrosive	2	Reversible adverse effects in dermal tissue, Draize score: >= 2.3 < 4.0 or persistent inflammation
Eye corrosive	1	Serious eye damage: Irreversible damage 21 days after exposure, Draize score: Corneal opacity >= 3, Iritis > 1.5
Skin sensitizer	1	Skin sensitizer
Mutagen	1B	Known to produce heritable mutations in human germ cellsSubcategory 1B, Positive results: In vivo heritable germ cell tests in mammals, Human germ cell tests, In vivo somatic mutagenicity tests, combined with some evidence of germ cell mutagenicity
Carcinogen	1B	Presumed Human Carcinogen, Based on demonstrated animal carcinogenicity
Reproductive toxin	1A	Based on human evidence
Aspiration hazard	1	Aspiration Toxicity Category 1: Known (regarded)- human evidence - hydrocarbons with kinematic viscosity? 20.5 mm2/s at 40° C.

GHS Hazar	<u>ds</u>	GHS Prec	<u>autions</u>
H225	Highly flammable liquid and vapour	P201 P202	Obtain special instructions before use. Do not handle until all safety
H302 H304	Harmful if swallowed May be fatal if swallowed and		precautions have been read and understood
H310	enters airways Fatal in contact with skin	P210	Keep away from heat/sparks/open flames/hot surfaces – No smoking
H315 H317	Causes skin irritation May cause an allergic skin reaction	P233 P240	Keep container tightly closed Ground/bond container and receiving
H318 H330 H340	Causes serious eye damage Fatal if inhaled May cause genetic defects	P241	equipment Use explosion-proof electrical/ventilating/light/mixers/equipm ent
H350 H360	May cause cancer May damage fertility or the unborn child	P242 P243	Use only non-sparking tools Take precautionary measures against static discharge
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P260	Do not breathe dust/fume/gas/mist/vapours/spray
P261	Avoid breathing
P262	dust/fume/gas/mist/vapours/spray Do not get in eyes, on skin, or on clothing
P264	Wash any exposed skin thoroughly after handling
P270	Do not eat, drink or smoke when using this product
P271	Use only outdoors or in a well- ventilated area
P272	Contaminated work clothing should not be allowed out of the workplace
P280	Wear protective gloves/protective clothing/eye protection/face protection
P281	Use personal protective equipment as required
P284	Wear respiratory protection
P310	Immediately call a POISON CENTER or doctor/physician
P320	Specific treatment is urgent (see First Aid section on this label)
P321	Specific treatment (see First Aid section on this label)
P322	Specific measures (see First Aid section on this label)
P330	Rinse mouth
P331	Do NOT induce vomiting
P361	Remove/Take off immediately all
1 001	contaminated clothing
P362	Take off contaminated clothing and wash before reuse
P363	Wash contaminated clothing before
P301+P310	reuse IF SWALLOWED: Immediately call a
P301+P312	POISON CENTER or doctor/physician IF SWALLOWED: Call a POISON CENTER or doctor/physician if you feel
P302+P350	unwell IF ON SKIN: Gently wash with soap
	and water
P302+P352 P303+P361+P35 3	IF ON SKIN: Wash with soap and water IF ON SKIN (or hair): Remove/Take off immediately all contaminated clothing.
P304+P340	Rinse skin with water/shower IF INHALED: Remove victim to fresh air and keep at rest in a position
P305+P351+P33 8	comfortable for breathing IF IN EYES: Rinse continuously with water for several minutes. Remove contact lenses if present and easy to
P308+P313	do – continue rinsing IF exposed or concerned: Get medical advice/attention
P332+P313	If skin irritation occurs: Get medical
P333+P313	advice/attention If skin irritation or a rash occurs: Get medical advice/attention
P370+P378	In case of fire: Use the NFPA Class B
P405	extinguisher for extinction Store locked up

P403+P233
Store in a well ventilated place. Keep container tightly closed
P403+P235
Store in a well ventilated place. Keep cool
P501
Do not flush to sewer, watershed or waterway. Dispose of product in accordance with applicable local, county, state and federal regulations.

Signal Word: Danger







SECTION 3 - Composition/Information on Ingredients			
Chemical Name / CAS No.	OSHA Exposure Limits	ACGIH Exposure Limits	Other Exposure Limits
Solvent naphtha, petroleum, heavy aromatic 64742-94-5 33%			
MINERAL SPIRITS 8052-41-3 26%	500 ppm TWA; 2900 mg/m3 TWA	100 ppm TWA	NIOSH: 350 mg/m3 TWA 1800 mg/m3 Ceiling (15 min)
TOLUENE 108-88-3 1% - 5%	200 ppm TWA	20 ppm TWA	NIOSH: 100 ppm TWA; 375 mg/m3 TWA 150 ppm STEL; 560 mg/m3 STEL
2-BUTOXYETHANOL 111-76-2 4%	50 ppm TWA; 240 mg/m3 TWA	20 ppm TWA	NIOSH: 5 ppm TWA; 24 mg/m3 TWA
Naphthalene 91-20-3 4%	10 ppm TWA; 50 mg/m3 TWA	10 ppm TWA	NIOSH: 10 ppm TWA; 50 mg/m3 TWA 15 ppm STEL; 75 mg/m3 STEL
Iron oxide (Fe2O3) 1309-37-1 3%	10 mg/m3 TWA (fume); 15 mg/m3 TWA (total dust, listed under Rouge); 5 mg/m3 TWA (respirable fraction, listed under Rouge)	5 mg/m3 TWA (respirable particulate matter)	NIOSH: 5 mg/m3 TWA (dust and fume, as Fe)
Naphtha, petroleum, hydrotreated heavy 64742-48-9 3%			
Solvent naphtha, petroleum, medium aliphatic 64742-88-7 2%			
Gilsonite 12002-43-6 2%			
Carbon black 1333-86-4 2%	3.5 mg/m3 TWA	3 mg/m3 TWA (inhalable particulate matter)	NIOSH: 3.5 mg/m3 TWA; 0.1 mg/m3 TWA (Carbon black in presence of Polycyclic aromatic hydrocarbons, as PAH)

Benzene, 1,2,4-trimethyl- 95-63-6 2%		NIOSH: 25 ppm TWA; 125 mg/m3 TWA
Silica, amorphous, fumed, crystalline-free 112945-52-5 2%		
2-Butanone, oxime 96-29-7 0.1%		

SECTION 4 - First Aid Measures

Inhalation:

Remove exposed individual to fresh air and assist breathing if necessary. Seek medical attention.

Eye Contact:

Flush eyes with lukewarm water for 15 minutes. Seek medical attention immediately.

Skin:

Remove contaminated clothing, wash area immediately with soap and water. See physician if irritation persists. **Ingestion:**

Rinse mouth out immediately. Drink 1 or 2 glasses of water to dilute. <u>DO NOT</u> induce vomiting. Contact physician or poison control center immediately.

SECTION 5 - Fire Fighting Measures

Alcohol Foam, CO2, Dry Chemical

Keep containers tightly closed. Isolate from heat, electrical equipment, sparks and open flame. Closed containers may explode when exposed to extreme heat. Do not apply to hot surfaces. Never use welding or cutting torch on or near container (even empty) because product (even residue) may ignite explosively. Liquid and vapor states of this substance are dangerous fire hazards and moderate explosion hazards when exposed to heat or flame.

** Rags, steel wool, and paper towels soaked with this product may spontaneously catch fire if improperly stored and/or discarded. Immediately after each use place rags, steel wool, and paper towels in a sealed water-filled container to prevent spontaneous combustion.

Oxidation may produce carbon and nitrogen oxides.

Clear fire area of unprotected personnel. Do not enter confined space without helmet, face shield, bunker coat, gloves, rubber boots and a positive pressure NIOSH-approved self-contained breathing apparatus. A water stream can scatter flames. A spray of water may be used to cool closed containers to prevent pressure buildup and possible auto ignition or explosion when exposed to extreme heat. If water is used, fog nozzles are preferable. Use the National Fire Protection Association Class B extinguisher.

SECTION 6 - Accidental Release Measures

Stay upwind and away from spill or leak unless wearing appropriate protective equipment. Stop and/or contain discharge if it may be done safely. Keep all sources of ignition away. Ventilate area of spill. Use non-sparking tools for clean up. Cover with inert material to reduce fumes. Keep out of drains, sewer or waterways.

If large spill occurs, alert spill response teams. Contact fire authorities. Notify local health and pollution control agencies.

** Rags, steel wool, and paper towels soaked with this product may spontaneously catch fire if improperly stored and/or discarded. Immediately after each use place rags, steel wool, and paper towels in a sealed water-filled container to prevent spontaneous combustion.

SECTION 7- Handling and Storage

Handling:

Bond and ground metal containers when transferring liquid. Avoid free fall of liquid in excess of a few inches. Personnel should avoid inhalation of vapors. Personal contact with the product should be avoided. Should contact be made, remove saturated clothing and flush affected skin areas with water. Containers of this material may be hazardous when emptied. Since emptied containers retain product residues (vapor, liquid, and/or solid), all hazard precautions given in this sheet must be observed.

** Rags, steel wool, and paper towels soaked with this product may spontaneously catch fire if improperly stored and/or discarded. Immediately after each use place rags, steel wool, and paper towels in a sealed water-filled container to prevent spontaneous combustion.

Storage:

Keep product containers cool, dry and away from sources of ignition. Use and store this product with adequate ventilation. DO NOT SMOKE in or near storage areas.

SECTION 8 - Exposure Controls/Personal Protection			
Chemical Name / CAS No.	OSHA Exposure Limits	ACGIH Exposure Limits	Other Exposure Limits
Solvent naphtha, petroleum, heavy aromatic 64742-94-5			
MINERAL SPIRITS 8052-41-3	500 ppm TWA; 2900 mg/m3 TWA	100 ppm TWA	NIOSH: 350 mg/m3 TWA 1800 mg/m3 Ceiling (15 min)
TOLUENE 108-88-3	200 ppm TWA	20 ppm TWA	NIOSH: 100 ppm TWA; 375 mg/m3 TWA 150 ppm STEL; 560 mg/m3 STEL
2-BUTOXYETHANOL 111-76-2	50 ppm TWA; 240 mg/m3 TWA	20 ppm TWA	NIOSH: 5 ppm TWA; 24 mg/m3 TWA
Naphthalene 91-20-3	10 ppm TWA; 50 mg/m3 TWA	10 ppm TWA	NIOSH: 10 ppm TWA; 50 mg/m3 TWA 15 ppm STEL; 75 mg/m3 STEL
Iron oxide (Fe2O3) 1309-37-1	10 mg/m3 TWA (fume); 15 mg/m3 TWA (total dust, listed under Rouge); 5 mg/m3 TWA (respirable fraction, listed under Rouge)	5 mg/m3 TWA (respirable particulate matter)	NIOSH: 5 mg/m3 TWA (dust and fume, as Fe)
Naphtha, petroleum, hydrotreated heavy 64742-48-9			
Solvent naphtha, petroleum, medium aliphatic 64742-88-7			
Gilsonite 12002-43-6			
Carbon black 1333-86-4	3.5 mg/m3 TWA	3 mg/m3 TWA (inhalable particulate matter)	NIOSH: 3.5 mg/m3 TWA; 0.1 mg/m3 TWA (Carbon black in presence of Polycyclic aromatic hydrocarbons, as PAH)
Benzene, 1,2,4-trimethyl- 95-63-6			NIOSH: 25 ppm TWA; 125 mg/m3 TWA
Silica, amorphous, fumed, crystalline-free 112945-52-5			
2-Butanone, oxime 96-29-7			

Use local exhaust as required to control vapor concentrations. Avoid prolonged or repeated breathing of vapors.

Respiratory Protection:

If exposure exceeds TLV or PELs, use NIOSH approved respirator to prevent overexposure.

Skin Protection:

Required for prolonged or repeated contact. Wear resistant gloves such as natural rubber, neoprene, buna N or nitrile. An apron should be worn to avoid skin contact.

Eye Protection:

Wear splash proof googles and face shield if there is a likelihood of contact with eyes.

Hygenic Practices

Wash hands thoroughly before eating or using the restroom. Remove contaminated clothing immediately and do not wear again until it has been properly laundered.

SECTION 9 - Physical and Chemical Properties

Vapor Density Heavier Than Air

Boiling range: 111 - 210°C

Freezing point: N/A

Flammability: N/A

Autoignition temperature: 226°C

Relative Density: N/A

Odor threshold: N/A

SPECIFIC GRAVITY 0.9178

Partition coefficient (n- N/A

octanol/water):

Grams VOC less water: N/A

% WT. VOLATILE (VOC) 79.7485

Lbs VOC/Gallon Solids 44.7783

SOLIDS VOL% 13.6103

SPREAD @ 1 MIL 218.3084

Appearance Colored Liquid

Physical State Liquid

Coating VOC (g/l) 730.2974

Coating VOC (Lb/GI) 6.0944

Evaporation Rate Faster than Butyl

Acetate

Melting point: N/A

Flash point: 39°F,4°C

Explosive Limits: N/A

Decomposition temperature: N/A

Vapor Pressure N/A

pH: N/A

Solubility: N/A

Viscosity: N/A

% VOLUME VOLATILE (VOC) 86.3897

% Pig. by wt. 10.3475

VOLATILE WT% 79.7485

DENSITY (Lb/Gal) 7.6421

HAPS (lbs/gl) 0.6285

Odor N/A

Material VOC (g/l) 730.2974

Material VOC (Lb/GI) 6.0944

SECTION 10 - Stability and Reactivity

Stability: Stable under normal conditions.

Materials to Avoid: Strong oxidizing agents, strong alkalines, strong mineral acids.

Conditions to avoid: high heat, sparks, flames, static discharge.

Hazardous Decomposition: Oxidation may produce carbon and nitrogen oxides.

Hazardous polymerization will not occur.

SECTION 11 - Toxicological Information

Mixture Toxicity

Oral Toxicity LD50: 766mg/kg

^{**} Rags, steel wool, and paper towels soaked with this product may spontaneously catch fire if improperly stored and/or discarded. Immediately after each use place rags, steel wool, and paper towels in a sealed water-filled container to prevent spontaneous combustion.

Dermal Toxicity LD50: 6mg/kg Inhalation Toxicity LC50: 1mg/L

Component Toxicity

omponent roam	orty
64742-94-5	Solvent naphtha, petroleum, heavy aromatic
	Oral LD50: 5,000 mg/kg (Rat) Dermal LD50: 2 mL/kg (Rabbit) Inhalation LC50: 590 mg/m3
108-88-3	TOLUENE
	Oral LD50: 2,600 mg/kg (Rat) Inhalation LC50: 13 mg/L (Rat)
111-76-2	2-BUTOXYETHANOL
	Oral LD50: 470 mg/kg (Rat) Dermal LD50: 435 mg/kg (Rabbit) Inhalation LC50: 486 ppm
91-20-3	Naphthalene
	Oral LD50: 1,110 mg/kg (Rat) Dermal LD50: 1,120 mg/kg (Rabbit) Inhalation LC50: 340
64742-48-9	Naphtha, petroleum, hydrotreated heavy
	Dermal LD50: 3,160 mg/kg (Rabbit)
64742-88-7	Solvent naphtha, petroleum, medium aliphatic
	Oral LD50: 25 mL/kg (Rat) Dermal LD50: 3,000 mg/kg (Rabbit) Inhalation LC50: 13 mg/L
95-63-6	Benzene, 1,2,4-trimethyl-
	Oral LD50: 3,280 mg/kg (Rat) Dermal LD50: 3,160 mg/kg (Rabbit) Inhalation LC50: 18 g/m3
96-29-7	2-Butanone, oxime
	Oral LD50: 930 mg/kg (Rat) Dermal LD50: 1,000 - (Rabbit) Inhalation LC50: 5 mg/L (Rat)

Primary Routes of Entry: Inhalation, Skin Contact, Eyes, Ingestion

Skin:

Skin contact can cause redness, dryness or rash. Prolonged contact can cause irritation, dry skin, cracks, and dermititis.

Ingestion:

Can cause vomiting, nausea, diarrhea, and gastrointestinal irritation.

Inhalation:

Excessive inhalation of vapors can cause nasal and repiratory irritation, dizziness, weakness, fatigue, nausea, headache possible unconsciousness and even asphyxiation. High vapor concentrations or porlonged breathing of lower concentrations may result in damage to the liver, kidneys, lungs and blood forming organs. Reports have associated repeated and prolonged occupational overexposure to solvents with permanent brain and nervous system damage.

Eyes:

Can cause irritation, redness, tearing and blurred vision.

Carcinogenicity: The following chemicals comprise 0.1% or more of this mixture and are listed and/or classified as carcinogens or potential carcinogens by NTP, IARC, OSHA (mandatory listing), or ACGIH (optional listing).

CAS Number	Description	% Weight	Carcinogen Rating
1333-86-4	Carbon black	2%	Carbon black: NIOSH: potential occupational carcinogen IARC: Possible human carcinogen OSHA: listed
64742-48-9	Naphtha, petroleum, hydrotreated heavy	3%	Naphtha, petroleum, hydrotreated heavy: EU REACH: Present (P)
8052-41-3	MINERAL SPIRITS	26%	MINERAL SPIRITS: EU REACH: Present (P)
91-20-3	Naphthalene	4%	Naphthalene: IARC: Possible human carcinogen OSHA: listed

SECTION 12 - Ecological Information

Ecological Information:

Uncontrolled release of the product may result in contamination of air, ground, waterways and/or sewers.

Component Ecotoxicity

Solvent naphtha, petroleum, LC50 96 h Pimephales promelas 19 mg/L [static] (IUCLID); LC50 96 h

heavy aromatic

Oncorhynchus mykiss 2.34 mg/L (IUCLID); LC50 96 h Lepomis macrochirus
1740 mg/L [static] (IUCLID); LC50 96 h Pimephales promelas 45 mg/L [flow-

through] (IUCLID); LC50 96 h Pimephales promelas 41 mg/L (IUCLID)

EC50 48 h Daphnia magna 0.95 mg/L (IUCLID)

TOLUENE LC50 96 h Pimephales promelas 15.22 - 19.05 mg/L [flow-through] (1 day old,

EPA); LC50 96 h Pimephales promelas 12.6 mg/L [static] (EPA); LC50 96 h Oncorhynchus mykiss 5.89 - 7.81 mg/L [flow-through] (EPA); LC50 96 h Oncorhynchus mykiss 14.1 - 17.16 mg/L [static] (EPA); LC50 96 h Oncorhynchus mykiss 5.8 mg/L [semi-static] (EPA); LC50 96 h Lepomis macrochirus 11.0 - 15.0 mg/L [static] (EPA); LC50 96 h Oryzias latipes 54 mg/L

[static] (EPA); LC50 96 h Poecilia reticulata 28.2 mg/L [semi-static] (EPA);

LC50 96 h Poecilia reticulata 50.87 - 70.34 mg/L [static] (EPA)

EC50 48 h Daphnia magna 5.46 - 9.83 mg/L [Static] (EPA); EC50 48 h Daphnia

magna 11.5 mg/L (IUCLID)

EC50 96 h Pseudokirchneriella subcapitata >433 mg/L (IUCLID); EC50 72 h

Pseudokirchneriella subcapitata 12.5 mg/L [static] (EPA)

2-BUTOXYETHANOL LC50 96 h Lepomis macrochirus 1490 mg/L [static] (EPA); LC50 96 h Lepomis

macrochirus 2950 mg/L (IUCLID)

EC50 48 h Daphnia magna >1000 mg/L (EPA)

Naphthalene LC50 96 h Pimephales promelas 5.74 - 6.44 mg/L [flow-through] (EPA); LC50

96 h Oncorhynchus mykiss 1.6 mg/L [flow-through] (EPA); LC50 96 h Oncorhynchus mykiss 0.91 - 2.82 mg/L [static] (EPA); LC50 96 h Pimephales promelas 1.99 mg/L [static] (IUCLID); LC50 96 h Lepomis macrochirus 31.0265

mg/L [static] (EPA)

LC50 48 h Daphnia magna 2.16 mg/L (IUCLID); EC50 48 h Daphnia magna 1.96 mg/L [Flow through] (EPA); EC50 48 h Daphnia magna 1.09 - 3.4 mg/L

[Static] (EPA)

Iron oxide (Fe2O3) LC50 96 h Danio rerio 100000 mg/L [static] (approximately, ECHA)

Naphtha, petroleum, hydrotreated heavy

LC50 96 h Pimephales promelas 2200 mg/L (IUCLID)

Solvent naphtha, petroleum,

medium aliphatic

DOT

LC50 96 h Pimephales promelas 800 mg/L [static] (IUCLID)

EC50 48 h Daphnia magna >100 mg/L (IUCLID)

EC50 96 h Pseudokirchneriella subcapitata 450 mg/L (IUCLID)

Benzene, 1,2,4-trimethyl- LC50 96 h Pimephales promelas 7.19 - 8.28 mg/L [flow-through] (EPA)

EC50 48 h Daphnia magna 6.14 mg/L (IUCLID)

2-Butanone, oxime LC50 96 h Pimephales promelas 777 - 914 mg/L [flow-through] (EPA); LC50 96

h Poecilia reticulata 760 mg/L [static] (IUCLID) EC50 48 h Daphnia magna 750 mg/L (IUCLID)

EC50 72 h Desmodesmus subspicatus 83 mg/L (IUCLID)

UN1263

SECTION 13 - Disposal Considerations

Do not flush to sewer, watershed or waterway. Dispose of product in accordance with applicable local, county, state and federal regulations. See Section 8 for information on exposure control and necessary personal protective equipment.

SECTION 14 - Transportation Information

Ship according to the Department of Transportation (DOT) 49 CFR regulations.

Agency Proper Shipping Name UN Number Packing Group Hazard Class

Freight Class: 55

PAINT

SECTION 15 - Regulatory Information

SECTION 16 - Disclaimer

Date Prepared: 3/12/2024 Date revised: 2018-10-18

Reviewer Revision 1

THIS DOCUMENT SUPERSEDES ANY PROVISION CONTAINED IN THE FORMS, LETTERS, AND PAPERS OF YOUR COMPANY. THIS PRODUCT IS DESIGNED AND INTENDED FOR PROFESSIONAL APPLICATION ONLY. ALL PRODUCTS SHOULD BE THOROUGHLY TESTED UNDER APPLICATION CONDITIONS PRIOR TO USE. THE INFORMATION CONTAINED HEREIN IS BELIEVED TO BE RELIABLE.HOWEVER, GEMINI MAKES NO WARRANTY CONCERNING THIS PRODUCT, WHETHER EXPRESS OR IMPLIED. INCLUDING THE WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. UNDER NO CIRCUMSTANCES SHALL GEMINI BE LIABLE FOR SPECIAL, INCIDENTAL, CONSEQUENTIAL OR ANY OTHER DAMAGES FROM ALLEGED NEGLIGENCE, BREACH OR WARRANTY, STRICT LIABILITY, OR ANY OTHER LEGAL THEORY, ARISING OUT OF THE USE OR HANDLING OF THIS PRODUCT. THE SOLE REMEDY OF THE BUYER AND THE SOLELIABILITY OF GEMINI FOR ANY CLAIMS SHALL BE LIMITED TO THE BUYER'S PURCHASE PRICE OF THE PRODUCT WHICH IS THE SUBJECT OF THE CLAIM OR THE AMOUNT ACTUALLY PAID FOR SUCH PRODUCT, WHICHEVER IS LESS.TECHNICAL ADVICE FURNISHED BY GEMINI SHALL NOT CONSTITUTE AN EXPRESS WARRANTY, WHICH IS EXPRESSLY DISCLAIMED. ALL TECHNICAL ADVICE GIVEN IS ACCEPTED AT THE RISK OF THE BUYER.