



MURSATT CHEMICALS LIMITED
11 REGALCREST COURT
WOODBIDGE, ONTARIO, CANADA, L4L 8P3
(905)-850-8444

PRODUCT: FILTER-NU

CODE: MUR0007

SECTION 01: IDENTIFICATION

PRODUCT CODE..... MUR0007
 PRODUCT IDENTIFIER..... FILTER-NU
 OTHER MEANS OF IDENTIFICATION..... N.A.V.
 RECOMMENDED USE AND SWIMMING POOL FILTER TREATMENT.
 RESTRICTIONS ON USE
 SUPPLIER IDENTIFIER..... MURSATT CHEMICALS LIMITED
 11 REGALCREST COURT
 WOODBRIDGE, ONTARIO
 CANADA
 L4L 8P3
 EMERGENCY PHONE NO..... CANUTEC (613)-996-6666.

SECTION 02: HAZARD IDENTIFICATION



HAZARD CLASSIFICATION..... CORROSIVE TO METALS - CATEGORY 1 . FLAMMABLE LIQUIDS - CATEGORY 4.
 ACUTE TOXICITY (ORAL) - CATEGORY 4. SKIN CORROSION - CATEGORY 1B.
 SERIOUS EYE DAMAGE - CATEGORY 1. SPECIFIC TARGET ORGAN TOXICITY -
 SINGLE EXPOSURE - CATEGORY 3.

SIGNAL WORD..... DANGER.

HAZARD STATEMENT..... H227 COMBUSTIBLE LIQUID. H290 MAY BE CORROSIVE TO METALS. H302
 HARMFUL IF SWALLOWED. H314 CAUSES SEVERE SKIN BURNS AND EYE
 DAMAGE. H318 CAUSES SERIOUS EYE DAMAGE. H336 MAY CAUSE DROWSINESS
 OR DIZZINESS.

PRECAUTIONARY STATEMENT..... P210 KEEP AWAY FROM HEAT/SPARKS/OPEN FLAMES/HOT SURFACES. – NO
 SMOKING. P234 KEEP ONLY IN ORIGINAL CONTAINER. P260 DO NOT BREATHE
 DUST/FUME/GAS/MIST/VAPOURS/SPRAY. P270 DO NO EAT, DRINK OR SMOKE
 WHEN USING THIS PRODUCT. P271 USE ONLY OUTDOORS OR IN A
 WELL-VENTILATED AREA. P264 WASH SKIN THOROUGHLY AFTER HANDLING. P280
 WEAR PROTECTIVE GLOVES/PROTECTIVE CLOTHING/EYE PROTECTION/FACE
 PROTECTION. P301+P312 IF SWALLOWED: CALL A POISON CENTER OR
 DOCTOR/PHYSICIAN IF YOU FEEL UNWELL. P301+P330+P331 IF SWALLOWED:
 RINSE MOUTH. DO NOT INDUCE VOMITING. P304+P340+P310 IF INHALED: REMOVE
 VICTIM TO FRESH AIR AND KEEP AT REST IN A POSITION COMFORTABLE FOR
 BREATHING. IMMEDIATELY CALL A POISON CENTER OR DOCTOR/PHYSICIAN.
 P305+P351+P338+P310 IF IN EYES: RINSE CAUTIOUSLY WITH WATER FOR
 SEVERAL MINUTES. REMOVE CONTACT LENSES, IF PRESENT AND EASY TO DO.
 CONTINUE RINSING. IMMEDIATELY CALL A POISON CENTER OR
 DOCTOR/PHYSICIAN. P321 SPECIFIC TREATMENT (SEE SUPPLEMENTAL FIRST AID
 INSTRUCTIONS ON THE SAFETY DATA SHEET). P363 WASH CONTAMINATED
 CLOTHING BEFORE REUSE. P370+P378 IN CASE OF FIRE: USE DRY SAND, DRY
 CHEMICAL OR ALCOHOL-RESISTANT FOAM FOR EXTINCTION. P390 ABSORB
 SPILLAGE TO PREVENT MATERIAL DAMAGE. P403+P233 STORE IN A
 WELL-VENTILATED PLACE. KEEP CONTAINER TIGHTLY CLOSED. P406 STORE IN
 CORROSIVE RESISTANT CONTAINER WITH A RESISTANT INNER LINER. P501
 DISPOSE OF CONTENTS/CONTAINER TO APPROPRIATE WASTE SITE OR
 RECLAIMER IN ACCORDANCE WITH LOCAL AND NATIONAL REGULATIONS.

OTHER HAZARDS..... NONE.

SECTION 03: COMPOSITION/INFORMATION ON INGREDIENTS

HAZARDOUS INGREDIENTS	CAS #	WT. %
PHOSPHORIC ACID	7664-38-2	40
2-BUTOXYETHANOL	111-76-2	3
NONYLPHENOL ETHOXYLATE	9016-45-9	1

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SECTION 04: FIRST AID MEASURES

DESCRIPTION OF FIRST AID MEASURES:

EYE CONTACT.....	IN CASE OF CONTACT WITH SUBSTANCE. IMMEDIATELY FLUSH EYES WITH RUNNING WATER FOR AT LEAST 20 MINUTES. HOLD EYELIDS OPEN DURING FLUSHING. DO NOT TRANSPORT VICTIM UNLESS THE RECOMMENDED FLUSHING PERIOD IS COMPLETED OR CAN BE CONTINUED DURING TRANSPORT. SEEK IMMEDIATE MEDICAL ATTENTION, PREFERABLY WITH AN OPHTHALMOLOGIST. IF THE PHYSICIAN IS NOT IMMEDIATELY AVAILABLE, EYE IRRIGATION SHOULD BE CONTINUED FOR AN ADDITIONAL 20 MINUTES. IF IT IS NECESSARY TO TRANSPORT THE PATIENT TO A PHYSICIAN AND THE EYE NEEDS TO BE BANDAGED, USE A DRY STERILE CLOTH PAD AND COVER BOTH EYES.
SKIN CONTACT.....	FOR MINOR SKIN CONTACT, AVOID SPREADING MATERIAL ON UNAFFECTED SKIN. IN CASE OF CONTACT WITH SUBSTANCE, IMMEDIATELY FLUSH SKIN WITH RUNNING WATER FOR AT LEAST 20 MINUTES. CONCENTRATED SOLUTIONS MAY CAUSE SEVERE BURNS IF NOT WASHED OFF IMMEDIATELY. WASH SKIN WITH SOAP AND WATER. REMOVE AND ISOLATE CONTAMINATED CLOTHING AND SHOES. WASH CONTAMINATED CLOTHING BEFORE REUSE.
INHALATION.....	VAPOUR OR MIST MAY CAUSE IRRITATION OF THE NOSE AND THROAT. ADMINISTER OXYGEN IF BREATHING IS DIFFICULT. DO NOT USE MOUTH-TO-MOUTH METHOD IF VICTIM INHALED THE SUBSTANCE; GIVE ARTIFICIAL RESPIRATION WITH THE AID OF A POCKET MASK EQUIPPED WITH A ONE-WAY VALVE OR OTHER PROPER RESPIRATORY MEDICAL DEVICE. GIVE ARTIFICIAL RESPIRATION IF VICTIM IS NOT BREATHING. MOVE VICTIM TO FRESH AIR.
INGESTION.....	CORROSIVE TO DIGESTIVE TRACT. CAUSES STOMACH PAIN, DIARRHEA AND CONVULSIONS. IF SWALLOWED GIVE 2-3 GLASSES OF WATER IF VICTIM IS CONSCIOUS AND ALERT. DO NOT GIVE ANYTHING BY MOUTH TO AN UNCONSCIOUS PERSON. DO NOT INDUCE VOMITING. OBTAIN MEDICAL ATTENTION IMMEDIATELY IF INGESTED. DO NOT USE MOUTH-TO-MOUTH METHOD IF VICTIM INGESTED THE SUBSTANCE. DO NOT LEAVE VICTIM UNATTENDED. TO PREVENT ASPIRATION OF SWALLOWED PRODUCT, LAY VICTIM ON SIDE WITH HEAD LOWER THAN WAIST. PERSONS ATTENDING THE VICTIM SHOULD AVOID DIRECT CONTACT WITH HEAVILY CONTAMINATED CLOTHING AND VOMITUS. WEAR IMPERVIOUS GLOVES WHILE DECONTAMINATING SKIN AND HAIR. SEE SECTION 11.
MOST IMPORTANT SYMPTOMS AND EFFECTS, ACUTE OR DELAYED: INDICATION OF ANY IMMEDIATE MEDICAL ATTENTION AND SPECIAL TREATMENT NEEDED	NOTES TO PHYSICIAN: ALL TREATMENTS SHOULD BE BASED ON OBSERVED SIGNS AND SYMPTOMS OF DISTRESS IN THE PATIENT. CONSIDERATION SHOULD BE GIVEN TO THE POSSIBILITY THAT OVEREXPOSURE TO MATERIALS OTHER THAN THIS PRODUCT MAY HAVE OCCURRED.

SECTION 05: FIRE FIGHTING MEASURES

SUITABLE EXTINGUISHING MEDIA.....	CARBON DIOXIDE, DRY CHEMICAL, ALCOHOL FOAM, WATER FOG.
UNSUITABLE EXTINGUISHING MEDIA.....	N.A.V.
SPECIAL HAZARDS ARISING FROM THE PRODUCT: HAZARDOUS COMBUSTION PRODUCTS.	OXIDES OF PHOSPHORUS. CARBON DIOXIDE, CARBON MONOXIDE. ACRID SMOKE AND IRRITATING FUMES.
SPECIAL PROTECTIVE EQUIPMENT AND PRECAUTIONS FOR FIRE-FIGHTERS:	WEAR FULL PROTECTIVE EQUIPMENT INCLUDING A SELF-CONTAINED BREATHING APPARATUS. KEEP UNAUTHORIZED PERSONNEL AWAY. DIKE AREA TO PREVENT RUNOFF AND CONTAMINATION OF WATER SOURCES. DISPOSE OF FIRE CONTROL WATER LATER. EVACUATE RESIDENTS WHO ARE DOWNWIND OF FIRE. PERSONS WHO MAY HAVE BEEN EXPOSED TO CONTAMINATED SMOKE SHOULD BE IMMEDIATELY EXAMINED BY A PHYSICIAN AND CHECKED FOR SYMPTOMS OF POISONING. THE SYMPTOMS SHOULD NOT BE MISTAKEN FOR HEAT EXHAUSTION OR SMOKE INHALATION. STRUCTURAL FIRE FIGHTERS' PROTECTIVE CLOTHING PROVIDES LIMITED PROTECTION IN FIRE SITUATIONS ONLY; IT IS NOT EFFECTIVE IN SPILL SITUATIONS WHERE DIRECT CONTACT WITH THE SUBSTANCE IS POSSIBLE.

SECTION 06: ACCIDENTAL RELEASE MEASURES

PERSONAL PRECAUTIONS.....	USE PERSONAL PROTECTIVE EQUIPMENT. AVOID BREATHING VAPORS, MIST OR GAS. ENSURE ADEQUATE VENTILATION. REMOVE ALL SOURCES OF IGNITION. DO NOT TOUCH DAMAGED CONTAINERS OR SPILLED MATERIAL UNLESS WEARING APPROPRIATE PROTECTIVE EQUIPMENT. KEEP UNAUTHORIZED PERSONNEL AWAY.
ENVIRONMENTAL PRECAUTIONS.....	PREVENT ENTRY INTO WATERWAYS, SEWERS, BASEMENTS OR CONFINED AREAS. RUNOFF FROM FIRE CONTROL OR DILUTION WATER MAY CAUSE POLLUTION.

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SECTION 06: ACCIDENTAL RELEASE MEASURES

METHODS AND MATERIALS FOR CONTAINMENT AND CLEANING UP DIKE SPILL USING ABSORBENT OR IMPERVIOUS MATERIALS SUCH AS EARTH, SAND OR CLAY. DIKE OR RETAIN DILUTION WATER OR WATER FROM FIREFIGHTING FOR LATER DISPOSAL. EXERCISE CAUTION DURING NEUTRALIZATION AS CONSIDERABLE HEAT MAY BE GENERATED. NEUTRALIZE SPILL AREA WITH SODA ASH, SODIUM BICARBONATE OR LIME. FLUSH NEUTRALIZED SPILL WITH COPIOUS AMOUNTS OF WATER. COLLECT INTO A SUITABLE CONTAINER FOR DISPOSAL.

SECTION 07: HANDLING AND STORAGE

PRECAUTIONS FOR SAFE HANDLING:..... DO NOT GET ON SKIN OR IN EYES. AVOID BREATHING VAPOURS AND MISTS. DO NOT INGEST. HANDLE AND OPEN CONTAINER WITH CARE. USE ONLY WITH ADEQUATE VENTILATION. USE CAUTION WHEN COMBINING WITH WATER; DO NOT ADD WATER TO CORROSIVE LIQUID, ALWAYS ADD CORROSIVE LIQUID TO WATER WHILE STIRRING TO PREVENT RELEASE OF HEAT, STEAM AND FUMES. THIS PRODUCT REACTS VIOLENTLY WITH BASES LIBERATING HEAT AND CAUSING SPATTERING. KEEP AWAY FROM HEAT, SPARKS, AND OPEN FLAME. TAKE MEASURES TO PREVENT THE BUILD UP OF ELECTROSTATIC CHARGE.

CONDITIONS FOR SAFE STORAGE, STORE IN A COOL/LOW-TEMPERATURE, WELL-VENTILATED DRY PLACE. STORE INCLUDING ANY INCOMPATIBILITIES: LOCKED UP. KEEP AWAY FROM INCOMPATIBLE MATERIALS. VENTILATE ENCLOSED AREAS. STORE AWAY FROM ALL SOURCES OF HEAT AND IGNITION. PROTECT CONTAINER FROM PHYSICAL DAMAGE. KEEP THE CONTAINER TIGHTLY CLOSED WHEN NOT IN USE.

SECTION 08: EXPOSURE CONTROLS AND PERSONAL PROTECTION

INGREDIENTS	TWA	ACGIH TLV STEL	PEL	OSHA PEL STEL	REL	NIOSH
PHOSPHORIC ACID	1 MG/M3	3 MG/M3	N.AV.	N.AV.	N.AV.	N.AV.
2-BUTOXYETHANOL	20 PPM	N.AV.	N.AV.	N.AV.	N.AV.	N.AV.
NONYLPHENOL ETHOXYLATE	N.AV.	N.AV.	N.AV.	N.AV.	N.AV.	N.AV.

APPROPRIATE ENGINEERING CONTROLS GOOD GENERAL VENTILATION 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.

INDIVIDUAL PROTECTION MEASURE
SUCH AS PERSONAL PROTECTIVE
EQUIPMENTS:

HAND PROTECTION..... WEAR PROTECTIVE GLOVES SELECTED WITH REGARD TO BOTH DURABILITY AS WELL AS PERMEATION RESISTANCE.

RESPIRATORY PROTECTION..... USE A NIOSH/MSHA APPROVED RESPIRATOR IF EXPOSURE LIMITS ARE EXCEEDED OR SYMPTOMS ARE EXPERIENCED. A FULL FACE RESPIRATOR IS NEEDED TO PREVENT EYE IRRITATION FROM HOT VAPORS.

EYE PROTECTION..... WEAR FACE SHIELD AND EYE PROTECTION. AN EMERGENCY EYE WASH MUST BE READILY ACCESSIBLE TO THE WORK AREA.

PROTECTIVE CLOTHING..... WEAR PROTECTIVE CLOTHING – FULL BODY SUIT. SELECTION OF SPECIFIC ITEMS SUCH AS GLOVES, BOOTS, APRON, HARD HAT WITH FACE SHIELD OR FULL BODY SUIT WILL DEPEND ON OPERATIONS.

PROTECTIVE FOOTWEAR..... RUBBER SAFETY BOOTS.

OTHER..... EYEWASH STATION AND SAFETY SHOWER IN WORK AREA.

HYGIENIC PRACTICES..... DO NOT GET IN EYES OR ON SKIN OR CLOTHING. WASH THOROUGHLY WITH SOAP AND WATER AFTER HANDLING AND BEFORE EATING, DRINKING OR USING TOBACCO. HANDLE IN ACCORDANCE WITH GOOD INDUSTRIAL HYGIENE AND SAFETY PRACTICE.

SECTION 09: PHYSICAL AND CHEMICAL PROPERTIES

PHYSICAL STATE..... LIQUID.

COLOR..... LIGHT AMBER.

ODOUR..... SLIGHT SWEET.

ODOUR THRESHOLD..... N.AV.

PH..... 1.00.

BOILING POINT..... >100 C.

FLASH POINT (C), METHOD..... >68 C.

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SECTION 09: PHYSICAL AND CHEMICAL PROPERTIES

EVAPORATION RATE..... N.AV.
 FLAMMABILITY (SOLIDS AND GASES)..... N.AV.
 UPPER FLAMMABLE LIMIT (% BY VOL.)... N.AV.
 LOWER FLAMMABLE LIMIT (% BY VOL.)... N.AV.
 VAPOUR PRESSURE (MMHG)..... N.AV.
 VAPOUR DENSITY (AIR=1)..... N.AV.
 RELATIVE DENSITY..... 1.20.
 SOLUBILITY IN WATER (% W/W)..... N.AV.
 COEFFICIENT OF WATER/OIL DIST..... N.AV.
 AUTO IGNITION TEMPERATURE..... N.AV.
 DECOMPOSITION TEMPERATURE..... N.AV.
 VISCOSITY..... N.AV.

SECTION 10: STABILITY AND REACTIVITY

REACTIVITY:..... HAZARDOUS POLYMERISATION WILL NOT OCCUR.
 CHEMICAL STABILITY:..... STABLE UNDER NORMAL STORAGE AND HANDLING CONDITIONS.
 POSSIBILITY OF HAZARDOUS REACTIONS:..... REACTION WITH ACTIVE METALS LIBERATES HYDROGEN WHICH COULD CREATE AN EXPLOSIVE ATMOSPHERE IN A CONFINED SPACE. FORMS PEROXIDES OF UNKNOWN STABILITY.
 CONDITIONS TO AVOID..... CONTACT WITH INCOMPATIBLES. REACTION WITH ALKALIS MAY PRODUCE CONSIDERABLE HEAT. REACTION WITH ACTIVE METALS LIBERATES HYDROGEN WHICH COULD CREATE AN EXPLOSIVE ATMOSPHERE IN A CONFINED SPACE. KEEP AWAY FROM HEAT, SPARKS AND FLAME.
 INCOMPATIBLE MATERIALS:..... FLOURINE, STRONG OXIDIZING AGENTS, STRONG REDUCING AGENTS, BASES, METALS, SULPHUR.
 HAZARDOUS PRODUCTS OF DECOMPOSITION..... CARBON OXIDE, CARBON DIOXIDE. OXIDES OF PHOSPHORUS. IRRITATING VAPORS. TOXIC FUMES.

SECTION 11: TOXICOLOGICAL INFORMATION

INGREDIENTS	LC50	LD50
PHOSPHORIC ACID	25.5 MG/M3 (RAT, IHL)	1.25 G/KG (ORAL, RAT)
2-BUTOXYETHANOL	N.AV.	880 MG/KG (ORAL, RAT), >2000 MG/KG (DERMAL, RAT)
NONYLPHENOL ETHOXYLATE	N.AV.	1310 MG/KG (ORAL, RAT); >50 G/KG (ORAL, MOUSE); 2 ML/KG (DERMAL, RABBIT)

INFORMATION ON LIKELY ROUTES OF ENTRY:

SKIN CONTACT..... CAUSES SEVERE BURNS. REPEATED OR PROLONGED EXPOSURE TO CORROSIVE MATERIALS WILL CAUSE DERMATITIS.
 SKIN ABSORPTION..... MAY BE HARMFUL IF ABSORBED THROUGH SKIN.
 EYE CONTACT..... CORROSIVE. CAN CAUSE PERMANENT DAMAGE TO THE CORNEA AND BLINDNESS. REPEATED OR PROLONGED EXPOSURE TO CORROSIVE MATERIALS OR FUMES MAY CAUSE CONJUNCTIVITIS.
 INHALATION..... MAY CAUSE CORROSIVE BURNS – IRREVERSIBLE DAMAGE. REPEATED OR PROLONGED EXPOSURE TO CORROSIVE FUMES MAY CAUSE BRONCHIAL IRRITATION WITH CHRONIC COUGH.
 INGESTION..... CAUSES CORROSION, BURNS TO MOUTH AND ESOPHAGUS, ABDOMINAL PAIN, CHEST PAIN, NAUSEA, VOMITING, DIARRHEA AND SEIZURES. ASPIRATION OF THE SWALLOWED OR VOMITED PRODUCT CAN CAUSE SEVERE PULMONARY COMPLICATIONS.
 EFFECTS OF ACUTE EXPOSURE..... SEE ABOVE.
 EFFECTS OF CHRONIC EXPOSURE..... REPEATED OR PROLONGED EXPOSURE TO CORROSIVE MATERIALS OR FUMES MAY CAUSE GASTROINTESTINAL DISTURBANCES.

SIGNS AND SYMPTOMS OF OVEREXPOSURE

CARCINOGENICITY OF MATERIAL..... CAS# 7664-38-2 - NOT LISTED BY IARC. CAS# 111-76-2 - IARC GROUP 3: NOT CLASSIFIABLE AS TO ITS CARCINOGENICITY TO HUMANS. CAS# 9016-45-9 - NOT LISTED BY IARC.
 TERATOGENICITY..... N.AV.
 MUTAGENICITY..... N.AV.
 REPRODUCTIVE EFFECTS..... CAS# 111-76-2: OVER EXPOSURE MAY CAUSE REPRODUCTIVE DISORDERS BASED ON TESTS WITH LABORATORY ANIMALS.
 SENSITIZING CAPABILITY OF MATERIAL..... N.AV.
 SYNERGISTIC MATERIALS..... N.AV.

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SECTION 12: ECOLOGICAL CONSIDERATIONS

ECOTOXICITY..... N.AV.
 PERSISTENCE AND DEGRADATION..... N.AV.
 BIOACCUMULATIVE POTENTIAL..... N.AV.
 MOBILITY IN SOIL..... N.AV.
 OTHER ADVERSE EFFECTS..... N.AV.

SECTION 13: DISPOSAL CONSIDERATIONS

WASTE TREATMENT METHODS:..... DISPOSE IN ACCORDANCE WITH ALL APPLICABLE REGULATIONS.

SECTION 14: TRANSPORT INFORMATION

UN NUMBER..... 1760.
 PROPER SHIPPING NAME..... CORROSIVE LIQUIDS N.O.S. (PHOSPHORIC ACID).
 TDG CLASSIFICATION..... 8.
 PACKING GROUP..... II.
 ENVIRONMENTAL HAZARDS ACCORDING TO THE INTERNATIONAL MARITIME DANGEROUS GOODS CODE AND THE UNITED NATIONS MODEL REGULATIONS: N.AV.
 SPECIAL PRECAUTIONS IN CONNECTION WITH TRANSPORT OR CONVEYANCE EITHER WITHIN OR OUTSIDE THE PREMISES:

SECTION 15: REGULATORY INFORMATION

SAFETY, HEALTH AND ENVIRONMENTAL REGULATIONS SPECIFIC TO THE PRODUCT: N.AV.

SECTION 16: OTHER INFORMATION

N.AV.=NOT AVAILABLE
 N.AP.=NOT APPLICABLE

OTHER INFORMATION..... THE DATA IN THIS MSDS RELATES ONLY TO THE SPECIFIC MATERIAL DESIGNATED HEREIN AND DOES NOT RELATE TO USE IN COMBINATION WITH ANY OTHER MATERIAL OR IN ANY PROCESS. THIS DATA IS OFFERED IN GOOD FAITH AS TYPICAL VALUES AND NOT AS PRODUCT SPECIFICATIONS. NO WARRANTY, EITHER EXPRESSED OR IMPLIED, IS HEREBY MADE. THE RECOMMENDED INDUSTRIAL HYGIENE AND SAFE HANDLING PROCEDURES ARE BELIEVED TO BE GENERALLY APPLICABLE. HOWEVER, EACH USER SHOULD REVIEW THESE RECOMMENDATIONS IN THE SPECIFIC CONTEXT OF THE INTENDED USE AND DETERMINE WHETHER THEY ARE APPROPRIATE.

PREPARED BY..... REGULATORY AFFAIRS
 PREPARATION DATE..... JAN 1/2024