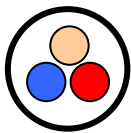


**GENERAL DIRECTORATE OF ETİ MADEN İŞLETMELERİ
TECHNOLOGY DEVELOPMENT DEPARTMENT**

BORAX DECAHYDRATE HEALTH AND SAFETY DATA SHEET

Date of initial Issue : March 2007
Revision No : 5
Date of Revision : June 2012

GENERAL DIRECTORATE OF ETİ MADEN İŞLETMELERİ
TECHNOLOGY DEVELOPMENT DEPARTMENT
Bahçekapı Mah. Fatih Sultan Mehmet Bulvarı No:179 Postcode:06377
Etimesgut / ANKARA, TÜRKİYE



SECTION 1. Identification of the Substance and the Company

1.1. Product identifier

Disodium tetraborate, decahydrate

Index N° 005-011-01-1

CAS N° 1303-96-4

EC N° 215-540-4

REACH Registration number: 01-2119490790-32-0002

Trade names: Borax Decahydrate

Chemical name/synonyms : Sodium tetraborate decahydrate, disodium tetraborate, borax

1.2. Use of the substance

The product is used in industrial manufacturing, in particular in:

- Ceramics
- Detergent
- Borosilicate glass
- Insulation fiberglass

1.3. Details of the supplier of the safety data sheet

Importer:

Name : ETIMINE SA

Address : 204, Zone Industrielle, Schéleck 2, L-3225 Bettembourg, , LUXEMBOURG

Authorisation no: 00108143/6

Phone No : +352 52 02 02

Fax No : +352 52 02 03

e-mail : BoronMail@etimine.com

Manufacturer

Name : GENERAL DIRECTORATE OF ETI MADEN ISLETMELERI

Address : Ayvalı Mah. Halil Sezai Erkut Cad. Afra Sok. No: 1/A 06010, Keçiören, Ankara, Türkiye.

Phone No : + 90 312 294 23 42

Fax No : + 90 312 232 59 10

1.4. Emergency phone number: + 90 312 294 23 42 (Available office hours)

Fax number : + 90 312 232 59 10 (Available office hours)

SECTION 2. Hazard Identification

2.1. Classification of the substance

2.1.1. According to Directive 67/548/EEC (DSD):

Repr. Cat. 2; R60-R61

Xi ; R36

Concentrations limits: C ≥8.5%: R;R60-61

Risk Phrases: R60 ; R61; R36

Safety Phrases: S45; S53; S26

2.1.2. According to Regulation EC N°1272/2008 (CLP):

a. Harmonised classification provided in the 1st ATP to CLP (Regulation EC n°790/2009)

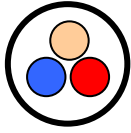
Repr. Cat. 1B; H360FD

Specific concentrations limits: Repr. 1B; H360FD: C ≥8.5%

b. Self-classification based on the classification criteria provided in CLP

Eye irrit. Cat. 2; H319

Specific concentrations limits: C ≥ 10,0 % Xi ; H319



Precautionary Statement Prevention : P201; P202; P281; P264; P280
Precautionary Statement Response : P308 + P313; P305+P351+P338; P337+P313
Precautionary Statement Storage : P405
Precautionary Statement Disposal : P501.

2.1.3. Additional information

For Full text of R-S phrases as well as Hazard Class/Statements and Precautionary Statements see section 16.

2.2. Label elements

2.2.1. According to CLP

BORAX DECAHYDRATE (disodium tetraborate, decahydrate)
EC No: 215-540-4, CAS No: 1303-96-4

Hazard pictograms:



Signal word:

Danger

Hazard Statements:

H 360FD: May damage fertility or the unborn child.
H319: Causes serious eye irritation.

Precautionary Statements:

P201: Obtain special instruction before use
P202: Do not handle until all safety precautions have been read and understood
P280: Wear protective gloves/protective clothing/eye protection/face protection.
P305+P351+P338: IF IN EYES: Rinse cautiously with water for several minutes. Remove contact lenses, if present and easy to do. Continue rinsing
P308+P313: IF exposed or concerned: Get medical advice/attention
P405: Store locked up.

2.2.2. According to REACH, Annex XVII

Restricted to professional users

2.3. Other hazards

Emergency overview

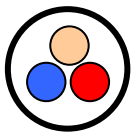
Borax decahydrate is a white odourless, powdered substance that is not flammable, combustible, or explosive, and has low acute oral and dermal toxicity.

Potential health effects

Inhalation is the most significant route of exposure in occupational and other settings. Dermal exposure is not usually a concern because borax decahydrate is poorly absorbed through intact skin.

Inhalation

Occasional mild irritation effects to nose and throat may occur from inhalation of borax decahydrate dusts at levels higher than 10 mg/m³.



Eye contact

Borax decahydrate is a serious eye irritant.

Skin contact

Borax decahydrate does not cause irritation to intact skin.

Ingestion

Products containing borax decahydrate are not intended for ingestion. Borax decahydrate has low acute toxicity. Small amounts (e.g. a teaspoonful) swallowed accidentally are not likely to cause effects; swallowing amounts larger than that may cause gastrointestinal symptoms.

Reproductive/Developmental

Animal ingestion studies in several species, at high doses, indicate that borates cause reproductive and developmental effects. A human study of occupational exposure to borate dust showed no adverse effect on reproduction. A recent epidemiological study and a peer reviewing report of the past epidemiological studies conducted in China didn't show any negative effect of boron on human fertility (10,11).

Potential ecological effects

Large amounts of borax decahydrate can be harmful to plants and other species. Therefore releases to the environment should be minimised.

Signs and symptoms of exposure

Symptoms of accidental over-exposure to borax decahydrate have been associated with ingestion or absorption through large areas of damaged skin. These may include nausea, vomiting, and diarrhoea, with delayed effects of skin redness and peeling (see section 11).

SECTION 3. Composition / Information on Ingredients

3.1. Substances

The product contains greater than 99.9 percent (%) borax decahydrate $\text{Na}_2\text{B}_4\text{O}_7 \cdot 10\text{H}_2\text{O}$

Chemical Name	EC N° / CAS Number	Registration Number	Purity	Risk Phrases (DSD)	Hazard Statement (CLP)
Borax decahydrate	215-540-4 1303-96-4	01-2119490790-32- 0002	99,9 %	R60 ; R61; Xi; R36	H 360FD H319

For other "Chemical inventory listing", please refer to section 15.

SECTION 4. First aid measures

4.1. Description of first aid measures

Skin contact

No treatment necessary because non-irritating.

Eye contact

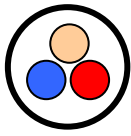
Use eye wash fountain or fresh water to cleanse eye. If irritation persists for more than 30 minutes, seek medical attention.

Inhalation

If symptoms such as nose or throat irritation are observed, remove to fresh air.

Ingestion

If large amounts are swallowed (i.e. more than one teaspoon), give two glasses of water or milk to drink and seek medical attention.



Note to physicians

Observation only is required for adult ingestion of less than 9 grams of borax decahydrate. For ingestion in excess of 9 grams, maintain adequate kidney function and force fluids. Gastric lavage is recommended for symptomatic patients only. Haemodialysis should be reserved for massive acute ingestion or patients with renal failure. Boron analyses of urine or blood are only useful for documenting exposure and should not be used to evaluate severity of poisoning or to guide treatment^[1] (see section 11).

4.2. Most important symptoms and effects, both acute and delayed

N.A. (Not Applicable)

4.3. Indication of any immediate medical attention and special treatment needed.

N.A.

SECTION 5. Fire-fighting measures

5.1. Extinguishing media

Any fire extinguishing media may be used on nearby fires.

5.2. Special hazards arising from the substance

None. Borax decahydrate is not flammable, combustible or explosive. The product is itself a flame retardant.

5.3. Advise for firefighters

N.A.

SECTION 6. Accidental release measures

6.1. Personal precautions, protective equipment and emergency procedures

Avoid dust formation. In case of exposure to prolonged or high level of airborne dust, wear a personal respirator in compliance with national legislation.

6.2. Environmental precautions

Borax decahydrate is a water-soluble white powder that may, at high concentrations cause damage to trees or vegetation by root absorption (see section 12).

6.3. Methods and material for containment and cleaning up

Land spill

Vacuum, shovel or sweep up borax decahydrate and place in containers for disposal in accordance with applicable local regulations. Avoid contamination of water bodies during clean up and disposal. No personal protective equipment is needed to clean up land spills.

Spillage into water

Where possible, remove any intact containers from the water. Advise local water authority that none of the affected water should be used for irrigation or for the abstraction of potable water until natural dilution returns the boron value to its normal environmental background level (see sections 12, 13 and 15).

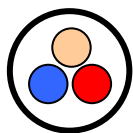
6.4. Reference to other sections

See Sections 8 and 13 for further information.

SECTION 7. Handling and Storage

7.1. Precautions for safe handling

To maintain package integrity and to minimise caking of the product, bags should be handled on a first-in first-out basis. Good housekeeping and dust prevention procedures should be followed to minimise dust generation and accumulation. Your supplier can advise you on safe handling, please contact the supplier.



7.2. Conditions for safe storage, including any incompatibilities

No special handling precautions are required, but dry, indoor storage is recommended. No specific requirements. Provide appropriate ventilation and store bags such as to prevent any accidental damage.

7.3. Specific end use(s)

The product should be kept away from strong reducing agents.
See exposure scenario in Annex to the MSDS.

SECTION 8. Exposure controls / Personal protection

8.1. Control parameters

Occupational Exposure Limit Values

Substance:	Disodium tetraborate, decahydrate			
CAS No:	1303-96-4			
	Limit value-Eight hours		Limit value – Short term	
	ppm	mg/m ³	ppm	mg/m ³
Belgium		2		6
Canada - Québec		5		
Denmark		2		4
France		5		
Germany (DFG)		0.75 inhalable aerosol (1)		0.75 inhalable aerosol (1,2)
Poland		0.5		2
Spain		5		
Sweden		2		5
Switzerland		5 inhalable aerosol		5 inhalable aerosol
USA - NIOSH		5		
United Kingdom		5		

Source :IFA Institut für Arbeitsschutz der Deutschen Gesetzlichen Unfallversicherung

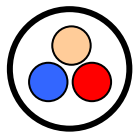
Remarks

- (1) calculated as boron
- (2) 15 minutes average value.

Respect regulatory provisions for dust (total and respirable).

- *Occupational exposure limits for dust (total and respirable). are treated by OSHA, Cal OSHA and ACGIH as “Particulate Not Otherwise Classified” or “Nuisance Dust”*

ACGIH/TLV	10 mg/m ³
Cal OSHA/PEL	10 mg/m ³
OSHA/PEL (total dust)	15 mg/m ³
OSHA/PEL (respirable dust)	5 mg/m ³



DNEL values

Exposure pattern	Type/site of effect	Exposure route	DNEL value
DNELs for workers			
Acute	Local	Inhalation	22.3 mg/m ³
Long-term	Systemic	Inhalation	12.8 mg/m ³
Long-term	Systemic	Dermal	42478 mg/day
DNELs for the general public			
Acute	Systemic	Oral	1.5 mg/kg bw/day
Acute	Local	Inhalation	22.3 mg/m ³
Long-term	Systemic	Dermal (external)	303.5 mg/kg bw/day
Long-term	Systemic	Dermal (systemic)	1.5 mg/kg bw/day
Long-term	Systemic	Inhalation	6.5 mg/m ³
Long-term	Systemic	Oral	1.5 mg/kg bw/day
Long-term	Local	Inhalation	22.3 mg/m ³

Source: Chemical Safety Report of disodium tetraborate, anhydrous

PNEC values

PNEC_{add, freshwater, marine water} = 1.35 mg B/L

PNEC_{add aqua intermittent} = 9.1 mg B/L

PNEC_{add freshwater sediment, marine water sediment} = 1.8 mg B/kg sediment dry weight

PNEC_{soil} = 5.4 mg B/kg soil dry weight

PNEC_{add, STP} = 1.75 mg B/L

Source: Chemical Safety Report of disodium tetraborate, anhydrous

8.2. Exposure controls

8.2.1. Appropriate engineering controls

No data available

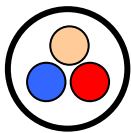
8.2.2. Individual protection measures , such as personal protective equipment

Use local exhaust ventilation to keep airborne concentrations of borax decahydrate dust below permissible exposure levels. Wash hands before breaks and at the end of the workday. Remove and wash soiled clothing.

- *Respiratory protection*
In case of prolonged exposure to dust wear a personal respirator in compliance with national legislation (*make reference to the appropriate CEN standard*)
- *Eyes and hands protection*
Goggles and gloves are not required for normal industrial exposures, but may be warranted if environment is excessively dusty.

8.2.3. Environmental exposure controls

No special requirement.



SECTION 9. Physical and chemical properties

9.1. Information on basic physical and chemical properties

Appearance	crystalline solid, white
Odour	odourless
Odour threshold	N.A.
pH @ 20°C	9.3 (0.1 % solution) 9.2 (1.0% solution) 9.3 (4.7 % solution)
Melting point/freezing point	741°C (heated in closed space)
Initial boiling point and boiling range	1575 °C
Flash point	Non flammable
Evaporation rate	N.A.
Flammability (solid, gas)	N.A.
Upper/lower flammability or explosive limits	N.A.
Vapour pressure	Negligible @ 20°C
Vapour density	N.A.
Relative density	1.72 @ 20°C
Solubility in water	4.7% @ 20°C; 65.6% @ 100°C
Partition coefficient: n-octanol/water	Log Kow (Pow): 1.53±0.05 (at 22±1°C) pH 7.5
Auto-ignition temperature	N.A.
Decomposition temperature	8H ₂ O @ 60°C & -10H ₂ O @ 320°C
Viscosity	N.A.
Explosive properties	Non explosive
Oxidising properties	N.A.

9.2. Other information

Molecular weight	381.37
Specific gravity	1.71 – 1.73 @ 20°C

SECTION 10. Stability and reactivity

10.1. Reactivity:

N.A.

10.2. Chemical stability

Borax decahydrate is a stable product, but when heated it loses water, eventually forming anhydrous borax (Na₂B₄O₇).

10.3. Possibility of hazardous reactions

Reaction with strong reducing agents such as metal hydrides, acetic anhydride or alkali metals will generate hydrogen gas which could create an explosive hazard.

10.4. Conditions to avoid

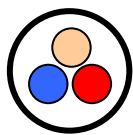
N.A.

10.5. Incompatible materials

Avoid contact with strong reducing agents such as metal hydrides, acetic anhydride or alkali metals

10.6. Hazardous decomposition products

N.A.



SECTION 11. Toxicological information

11.1. Information on toxicological effect

11.1.1. Substances

Acute toxicity

Low acute oral toxicity; LD₅₀ in rats is 6,000 mg/kg of body weight.

Skin corrosion / irritation

Low acute dermal toxicity; LD₅₀ in rabbits is greater than 2,000 mg/kg of body weight. Borax decahydrate is poorly absorbed through intact skin. Non-irritant.

Serious eye damage/ irritation

Borax decahydrate is a serious eye irritant.

Respiratory or skin sensitisation: N.A.

Germ cell mutagenicity: N.A.

Carcinogenicity: N.A.

Reproductive toxicity

Animal feeding studies in rat, mouse and dog, at high doses, have demonstrated effects on fertility and testes^[2]. Studies with the chemically related boric acid in rat, mouse and rabbit, at high doses, demonstrate developmental effects on the foetus including foetal weight loss and minor skeletal variations. The doses administered were many times in excess of those which humans would normally be exposed to^[3,4,5]. Human epidemiological studies show no increase in pulmonary disease in occupational populations with chronic exposures to sodium borate dust. A recent epidemiology study under the conditions of normal occupational exposure to borate dusts indicated no effect on fertility.

STOT-single exposure: N.A.

STOT-repeated exposure: N.A.

Aspiration hazard

Low acute inhalation toxicity; LC₅₀ in rats is greater than 2.0 mg/l (or g/m³).

SECTION 12. Ecological information

Boron occurs naturally in sea water at an average concentration of 5 mg B/l and fresh water at 1 mg B/l or less. In dilute aqueous solutions the predominant boron species present is undissociated boric acid.

12.1. Toxicity

Phytotoxicity

Boron is an essential micronutrient for healthy growth of plants. However, it can be harmful to boron sensitive plants in higher quantities. Care should be taken to minimise the amount of borate product released to the environment.

Algal toxicity^[6]

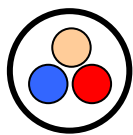
Green algae, *Pseudokirchneriella subcapitata* (Hansveit and Oldersma, 2000)

72-hr EC₅₀ –biomass = 40 mg B/L, or 229 mg boric acid/L.

Invertebrate toxicity^[7]

Daphnia, Daphnids, *Daphnia magna* (Gersich, 1984a)

48-hr LC₅₀ = 133 mg B/L or 760 mg boric acid/L
or 619 mg disodium tetraborate, anhydrous/L



Fish toxicity^[8]

Fish, Fathead minnow, *Pimephales promelas* (Soucek et al., 2010)
96-hr LC₅₀ = 79.7 mg B/L or 456 mg boric acid/L
or 370 mg disodium tetraborate, anhydrous

12.2. Persistence and degradability

Boron is naturally occurring and ubiquitous in the environment. Borax decahydrate decomposes in the environment to natural borate.

12.3. Bioaccumulative potential

Not significantly bioaccumulative.

12.4. Mobility in soil

The product is soluble in water and is leachable through normal soil.

12.5. Results of PBT and vPvB assessment N.A.

12.6. Other adverse effects No Data Available.

SECTION 13. Disposal considerations

13.1. Waste treatment methods

Small quantities of Borax decahydrate can usually be disposed of at landfill sites. No special disposal treatment is required, but local authorities should be consulted about any specific local requirements. Tonnage quantities of product are not recommended to be sent to landfills. Such product should, if possible, be used for an appropriate application.

SECTION 14. Transport information

Borax decahydrate has no UN Number, and is not regulated under international rail, road, water or air transport regulations.

14.1. UN number: N.A.

14.2. UN proper shipping name: N.A.

14.3. Transport of hazard classes: N.A.

14.4. Packing group: N.A.

14.5. Environmental hazards: N.A.

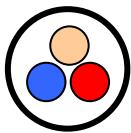
14.6. Special precautions for user: N.A.

14.7. Transport in bulk according to Annex II of MARPOL 73/78 and the IBC Code: N.A.

SECTION 15. Regulatory information

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

It should be noted that borates are safe under conditions of normal handling and use, besides, they are essential nutrients to plants, and research shows that they play a beneficial role in human health. CLP classification has been solely based on animal tests where animals were exposed to high doses of boric acid over long periods of time. These doses were many times higher than humans are exposed to under conditions of normal handling and use. Consequently, a precautionary decision was taken by the European Commission. Although we will comply with the body of legislation triggered by that decision, we are in process of all possible legal actions.



Clean Air Act (Montreal Protocol)

Borax decahydrate was not manufactured with and does not contain any Class I or Class II ozone depleting substances.

Chemical inventory listing

- | | |
|---------------------------|-----------|
| - U.S. EPA TSCA Inventory | 1303-96-4 |
| - Canadian DSL | 1303-96-4 |
| - EINECS | 215-540-4 |
| - South Korea | 9212-848 |
| - Japanese MITI | (1)-69 |

Ensure all national/local regulations are observed.

EU Reach Regulation

Disodium Tetraborates are listed in the Candidate List of Substances of Very High Concern "SVHC" for eventual inclusion in Annex XIV to REACH Regulation 1907/2006 ("Authorisation List"). (18.06.2010-ED/30/2010).

Disodium tetraborates are listed in the Annex XVII of REACH Regulation 1907/2006 (EU No.109/2012) and their use in consumer products above specific concentration limits are restricted. Note that this restriction is only specific to consumer products and do not cover their industrial and/or professional applications. Disodium tetraborates can be used in consumer products below specific concentration limits (which is $C \geq 8.5\%$ for Borax decahydrate).

15.2. Chemical safety assessment

Chemical Safety Assessment of Borax Decahydrate (disodium tetraborate decahydrate) has been carried out under REACH Regulation of the EU.

SECTION 16. Other information

16.1. Mainly changes made to the previous version of this Material Safety Data Sheet (MSDS):

- Exposure scenario attached to present MSDS has induced a revision of this latter.
- This MSDS complies with ISO 11014; the requirements of REACH Title IV and was updated to be in compliance with Annex II of REACH duly amended by **Commission Regulation (EU) No 453/2010 of 20 May 2010**.
- The main addition is related to the inclusion of Disodium Tetraborates in the Annex XVII list (**Regulation EC No 109/2012 of 09.02.2012**) that shall apply from 1st June 2012 (cf. section 15.1.).

16.2. List of abbreviation and acronyms used in this MSDS

MSDS : Material Safety Data Sheet

Index N°: atomic number of the element most characteristic of the properties of the substance

CAS N°: Chemical Abstracts Service number

EC N° : EINECS Number : European Inventory of Existing Commercial Substances

REACH : Registration, Evaluation, Authorisation and Restrictions of Chemicals Regulation (EC) N°1907/2006

DSD: Dangerous Substances Directive 67/548/EEC

Repr. Cat. 1B: substance presumed human reproductive toxicant

Eye irrit. Cat. 2: substance inducing potential reversible eye irritation

CLP: Classification Labelling Packaging Regulation: Regulation (EC) N°1272/2008

1st ATP : 1st Adaptation to Technical and scientific Progress

LD₅₀: Median Lethal Dose

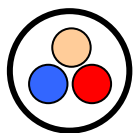
LC₅₀: Lethal Concentration, 50%

N.A. Not Applicable

DNEL: Derived No effect Level

PNEC: Predicted No Effect Concentration

CSR: Chemical Safety Report



OSHA: Occupational Safety & Health Administration

Cal OSHA: The State of California Division of Occupational Safety and Health (DOSH)

PEL: Permissible Exposure Limits

ACGIH: American Conference of Governmental Industrial Hygienists

TLV: Threshold Limit Value

Japanese MITI: Japanese Ministry of International Trade and Industry

EC₅₀: Half maximal effective concentration

PBT: Persistent, Bioaccumulative and Toxic substance

vPvB: Very Persistent and Very Bioaccumulative

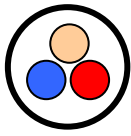
UN: United Nations

U.S. EPA TSCA Inventory: Inventory of the chemical substances manufactured or processed in the United States according to Toxic Substances Control Act compiled and published under the authority of the Environmental Protection Agency

Canadian DSL: Canadian Domestic Substances List

16.3. List of relevant R phrases, hazard statements, safety phrases and/or precautionary statements used in this MSDS

According to DSD Directive	According to CLP Regulation
Risk Phrases	Hazard Statement
R60 : May impair fertility R61 : May cause harm to the unborn child R36 : Irritating to eyes	H360 FD: May damage fertility or the unborn child H319: Causes serious eye irritation
Safety Phrases	Precautionary Statements
S45: In case of accident or if you fell unwell, contact a doctor or poisons information centre immediately (show the label where possible). S53: Avoid exposure – obtain special instructions before use. S26: In case of contact with eyes, rinse immediately with plenty of water and seek medical advice.	<u>Prevention</u> P201: Obtain special instructions before use. P202: Do not handle until all safety precautions have been read and understood. P281: Use personal protective equipment as required. P264: Wash eyes thoroughly after handling. P280: Wear protective gloves/ protective clothing/ eye protection/ face protection. <u>Response</u> P308 + P313: If exposed or concerned: get medical advice/attention. P305+P351+P338: IF IN EYES: Rinse cautiously with water for several minutes. Remove contact lenses, if present and easy to do. Continue rinsing. P337+P313: If eye irritation persists: Get medical advice/attention. <u>Storage</u> P405: Store locked up. <u>Disposal:</u> P501: Dispose of contents/container to in accordance with local regulations.



16.4. References

1. Litovitz T L, Norman S A, Veltri J C, Annual Report of the American Association of Poison Control Centers Data Collection System. Am. J. Emerg. Med. (1986), 4, 427-458
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3. National Toxicology Program (NTP) – Technical Report Series No. TR324, NIH Publication No. 88-2580 (1987), PB88 213475/XAB
4. Fail *et al.*, Fund. Appl. Toxicol. (1991) 17, 225-239
5. Heindel *et al.*, Fund. Appl. Toxicol. (1992) 18, 266-277
6. Hansveit and Oldersma, 2000; TNO Nutrition and Food Research Institute. Report No. V99.157.
7. Gersich, FM (1984a). Environ.Toxicol.Chem., 3 #1, 89-94 (1984)
8. Soucek *et al.*, 2010. Illinois Natural History Survey, University of Illinois.
9. Birge W J, Black J A, EPA-560/-76-008 (April 1977) PB 267 085
10. Scialli AR, Bonde JP, Brüske-Hohlfeld I, Culver D, Li Y, Sullivan FM; ELSEVIER 2009
11. Robbins WA, Xun L, Jia J, Kennedy N, Elashoff DA, Ping L. ;ELSEVIER 2009;(Reproductive Toxicology)

For general information on the toxicology of borates see ECETOC Technical Report No. 63 (1995); Patty's Industrial Hygiene and Toxicology, 4th Edition Vol. II, (1994) Chap. 42, 'Boron'.

16.5. Disclaimer of Liability

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