# **Terroxy Binder Resin Part B** by Terrazzo and Marble Supply

**Health Product** Declaration v2.3

created via: HPDC Online Builder

HPD UNIQUE IDENTIFIER: 716189730816 CLASSIFICATION: 09 67 23 Resinous Flooring

PRODUCT DESCRIPTION: Par B of Terroxy Binder Resin is a high solids, two component epoxy resin used for general purpose decorative aggregate and heavy duty industrial flooring systems. Binder Resin possesses a good chemical resistance, with excellent compressive strength and abrasion resistance.

# Section 1: Summary

# **Basic Method / Product Threshold**

### **CONTENT INVENTORY**

**Inventory Reporting Format** 

C Nested Materials Method

Basic Method

**Threshold Disclosed Per** 

Material

Product

Threshold Level

C 100 ppm

⊙ 1,000 ppm C Per GHS SDS

Other

**Residuals/Impurities Evaluation** 

Completed

C Partially Completed Not Completed

Explanation(s) provided:

Yes ○ No

For all contents above the threshold, the manufacturer has:

Characterized Yes ○ No.

Provided weight and role.

Screened ○ Yes 
○ No

Provided screening results using HPDC-approved

methods.

Identified Yes No

Provided name and CAS RN or other identifier.

## CONTENT IN DESCENDING ORDER OF QUANTITY

Summary of product contents and results from screening individual chemical substances against HPD Priority Hazard Lists and the GreenScreen for Safer Chemicals®. The HPD does not assess whether using or handling this product will expose individuals to its chemical substances or any health risk. Refer to Section 2 for further details.

PRODUCT | MATERIAL OR SUBSTANCE | RESIDUAL OR IMPURITY

**GREENSCREEN SCORE | HAZARD TYPE** 

TERROXY BINDER RESIN PART B [ NONYLPHENOL (MIXED ISOMERS) LT-1 | END | MUL | PBT | SKI | AQU | REP | EYE POLYAMINE Not Screened DIAMINOPOLYPROPYLENE GLYCOL LT-UNK | MUL | SKI | EYE | MAM DIETHYLENETRIAMINE LT-P1 | SKI | REP | EYE | AQU | MAM BISPHENOL A (BPA) BM-1 | END | REP | MUL | DEV | SKI | AQU | EYE | MAM 2,4,6-TRI(DIMETHYLAMINOMETHYL)PHENOL LT-UNK | SKI | EYE ]

Number of Greenscreen BM-4/BM3 contents ... 0

Contents highest-concern GreenScreen score(s) (BM-1, LT-1, LT-P1) ...

LT-1, LT-P1, BM-1

Nanomaterial ... No

INVENTORY AND SCREENING NOTES:

Percentage (%) ranged used to as means of keeping exact formulation proprietary.

# **VOLATILE ORGANIC COMPOUND (VOC) CONTENT**

Material (g/l): 0.0 Regulatory (g/l): 0.0

Does the product contain exempt VOCs: No

Are colorants available that do not increase the VOC content of the

base paint when tinted: N/A

CERTIFICATIONS AND COMPLIANCE See Section 3 for additional listinas.

VOC emissions: CDPH Standard Method - Not tested

VOC content: SCAQMD Rule 1113 Architectural Coatings - Flats, floor coatings, non flat coatings, quick dry enamels, roof coatings only - 2007

amendments

## **CONSISTENCY WITH OTHER PROGRAMS**

No pre-checks completed or disclosed.

Third Party Verified?

O Yes O No

PREPARER: Self-Prepared

VERIFIER: **VERIFICATION #:**  **SCREENING DATE: 2023-08-04** PUBLISHED DATE: 2023-08-04 EXPIRY DATE: 2026-08-04

# Section 2: Content in Descending Order of Quantity

This section lists contents in a product based on specific threshold(s) and reports detailed health information including hazards. This HPD uses the inventory method indicated above, which is one of three possible methods:

- Basic Inventory method with Product-level threshold.
- Nested Material Inventory method with Product-level threshold
- Nested Material Inventory method with individual Material-level thresholds

Definitions and requirements for the three inventory methods and requirements for each data field can be found in the HPD Open Standard version 2.3, available on the HPDC website at: www.hpd-collaborative.org/hpd-2-3-standard

## **TERROXY BINDER RESIN PART B**

PRODUCT THRESHOLD: 1000 ppm

RESIDUALS AND IMPURITIES EVALUATION COMPLETED: Yes

RESIDUALS AND IMPURITIES NOTES: Considered. Product is estimated to have to no residuals/impurities over 1000 ppm based off supplier information.

HAZARD DATA SOURCE: Pharos Chemical and Materials Library HAZARD SCREENING DATE: 2023-08-04 6:38:26

OTHER PRODUCT NOTES: None

**NONYLPHENOL (MIXED ISOMERS)** 

%: 40.0000 - 70.0000	GreenScreen: LT-1 RC: I	lone NANO: No SUBSTANCE ROLE: Catalyst
HAZARD TYPE	LIST NAME AND SOURCE	WARNINGS
END	TEDX - Potential Endocrine Disruptors	Potential Endocrine Disruptor
END	OSPAR - Priority PBTs & EDs & equiva concern	ent Endocrine Disruptor - Chemical for Priority Action
END	ChemSec - SIN List	Endocrine Disruption
MUL	ChemSec - SIN List	CMR - Carcinogen, Mutagen &/or Reproductive Toxicant
MUL	German FEA - Substances Hazardous Waters	Class 3 - Severe Hazard to Waters
PBT	OSPAR - Priority PBTs & EDs & equiva concern	ent PBT - Substance of Possible Concern
END	EU - Priority Endocrine Disruptors	Category 1 - In vivo evidence of Endocrine Disruption Activity
SKI	EU - GHS (H-Statements) Annex 6 Tab	e 3-1 H314 - Causes severe skin burns and eye damage [Ski corrosion/irritation - Category 1A or 1B or 1C]
AQU	EU - GHS (H-Statements) Annex 6 Tab	e 3-1 H400 - Very toxic to aquatic life [Hazardous to the aquatic environment (acute) - Category 1]
AQU	EU - GHS (H-Statements) Annex 6 Tab	e 3-1 H410 - Very toxic to aquatic life with long lasting effect [Hazardous to the aquatic environment (chronic) -

EU - GHS (H-Statements) Annex 6 Table 3-1

GHS - New Zealand

GHS - Japan

Category 1]

Category 2]

Serious eye damage category 1

damage / eye irritation - Category 1]

REP

EYE

EYE

H361fd - Suspected of damaging fertility. Suspected of

damaging the unborn child [Reproductive toxicity -

H318 - Causes serious eye damage [Serious eye

ID: 25154-52-3

SKI	GHS - Australia	H314 - Causes severe skin burns and eye damage [Skin corrosion/irritation - Category 1A or 1B or 1C]
AQU	GHS - New Zealand	Hazardous to the aquatic environment - acute category 1
AQU	GHS - Japan	H400 - Very toxic to aquatic life [Hazardous to the aquatic environment (acute) - Category 1]
AQU	GHS - Japan	H410 - Very toxic to aquatic life with long lasting effects [Hazardous to the aquatic environment (chronic) - Category 1]
AQU	GHS - Australia	H410 - Very toxic to aquatic life with long lasting effects [Hazardous to the aquatic environment (chronic) - Category 1]
AQU	GHS - New Zealand	Hazardous to the aquatic environment - chronic category 1
AQU	GHS - Korea	H400 - Very toxic to aquatic life [Hazardous to the aquatic environment (acute) - Category 1]
AQU	GHS - Korea	H410 - Very toxic to aquatic life with long lasting effects [Hazardous to the aquatic environment (chronic) - Category 1]
REP	GHS - Korea	H361 - Suspected of damaging fertility or the unborn child [Reproductive toxicity - Category 2]
SKI	GHS - Korea	H314 - Causes severe skin burns and eye damage [Skin corrosion/irritation - Category 1]
SKI	GHS - New Zealand	Skin corrosion category 1B
REP	GHS - Japan	H361 - Suspected of damaging fertility or the unborn child [Toxic to reproduction - Category 2]
REP	EU - Annex VI CMRs	Reproductive Toxicity - Category 2
REP	GHS - Australia	H361fd - Suspected of damaging fertility. Suspected of damaging the unborn child [Reproductive toxicity - Category 2]
SKI	GHS - Japan	H314 - Causes severe skin burns and eye damage [Skin corrosion / irritation - Category 1C]
END	EU - SVHC List	Equivalent Concern - Candidate List

ADDITIONAL LISTINGS	LIST NAME AND SOURCE	NOTIFICATION
RESTRICTED LIST	Cradle to Cradle Products Innovation Institute (C2CPII)	C2C Certified v4 Product Standard Restricted Substances List (RSL) - Effective July 1, 2022
		Core Restrictions
RESTRICTED LIST	Cradle to Cradle Products Innovation Institute (C2CPII)	C2C Certified v4 Product Standard Restricted Substances List (RSL) - Effective July 1, 2022
		Textile Materials
RESTRICTED LIST	International Living Future Institute (ILFI)	Living Building Challenge 4.0 - Red List of Materials & Chemicals - Effective April 1, 2023
		Red List substances to avoid in Living Building Challenge V4.0 projects
RESTRICTED LIST	Cradle to Cradle Products Innovation Institute (C2CPII)	C2C Certified v4 Product Standard Restricted Substances List (RSL) - Effective July 1, 2022
		Cosmetics & Personal Care Products

POLYAMINE				ID: Undisclose
HAZARD DATA SOURCE:	Pharos Chemical and Materials Library	HAZARD SO	CREENING DATE:	Not Screened
%: 15.0000 - 40.0000	GreenScreen: Not Screened	RC: None	NANO: No	SUBSTANCE ROLE: Curing agent
HAZARD TYPE	LIST NAME AND SOURCE		WARNINGS	
	Hazard Screening not performed	d		
ADDITIONAL LISTINGS	LIST NAME AND SOURCE		NOTIFICATION	
	Additional Hazard Screening not	performed		
SUBSTANCE NOTES: N	JTSR RN#51721300-5477P			

DIAMINOPOLYPROPYLENE GLYCOL				ID: 9046-10-0	)
HAZARD DATA SOURCE:	Pharos Chemical and Materials Library	HAZARD SCR	REENING DATE:	2023-08-04 6:38:26	
%: 10.0000 - 30.0000	GreenScreen: LT-UNK	RC: None	NANO: <b>No</b>	SUBSTANCE ROLE: Curing agent	

HAZARD TYPE	LIST NAME AND SOURCE	WARNINGS
MUL	German FEA - Substances Hazardous to Waters	Class 2 - Hazard to Waters
SKI	GHS - New Zealand	Skin corrosion category 1C
EYE	GHS - New Zealand	Serious eye damage category 1
SKI	GHS - Australia	H314 - Causes severe skin burns and eye damage [Skin corrosion/irritation - Category 1A or 1B or 1C]
MAM	GHS - New Zealand	Acute dermal toxicity category 3
MAM	GHS - New Zealand	Acute oral toxicity category 3
ADDITIONAL LISTINGS	LIST NAME AND SOURCE	NOTIFICATION
None found		No listings found on Additional Hazard Lists

DIETHYLENETRIAMINE ID: 111-40-0

HAZARD DATA SOURCE: Pharos Chemical and Materials Library HAZARD SCREENING DATE: 2023-08-04 6:38:26

%: 7.0000 - 13.0000 GreenScreen: LT-P1 RC: None NANO: No SUBSTANCE ROLE: Curing agent

HAZARD TYPE	LIST NAME AND SOURCE	WARNINGS
SKI	MAK	Sensitizing Substance Sh - Danger of skin sensitization
REP	GHS - Japan	H360 - May damage fertility or the unborn child [Toxic to reproduction - Category 1B]
SKI	EU - GHS (H-Statements) Annex 6 Table 3-1	H314 - Causes severe skin burns and eye damage [Skin corrosion/irritation - Category 1A or 1B or 1C]
EYE	GHS - New Zealand	Serious eye damage category 1
EYE	GHS - Japan	H318 - Causes serious eye damage [Serious eye damage / eye irritation - Category 1]
SKI	GHS - Japan	H314 - Causes severe skin burns and eye damage [Skin corrosion / irritation - Category 1]
SKI	GHS - Australia	H314 - Causes severe skin burns and eye damage [Skin corrosion/irritation - Category 1A or 1B or 1C]
AQU	GHS - New Zealand	Hazardous to the aquatic environment - chronic category 3
SKI	GHS - New Zealand	Skin sensitisation category 1
REP	GHS - New Zealand	Reproductive toxicity category 2
SKI	GHS - New Zealand	Skin corrosion category 1B
SKI	GHS - Malaysia	H314 - Causes severe skin burns and eye damage [Skin corrosion/irritation - Category 1A or 1B or 1C]
EYE	GHS - Malaysia	H318 - Causes serious eye damage [Serious eye damage/eye irritation - Category 1]
MAM	GHS - Australia	H330 - Fatal if inhaled [Acute toxicity (inhalation) - Category 1 or 2]
MAM	GHS - New Zealand	Acute dermal toxicity category 2
ADDITIONAL LISTINGS	LIST NAME AND SOURCE	NOTIFICATION
RESTRICTED LIST	Green Science Policy Institute (GSPI)	GSPI - Six Classes of Problematic Chemicals
		Some Solvents

BISPHENOL A (BPA)				ID: <b>80-05</b>	-7
HAZARD DATA SOURCE:	Pharos Chemical and Materials Library	HAZARD S	CREENING DATE:	2023-08-04 6:38:27	
%: 3.0000 - 7.0000	GreenScreen: BM-1	RC: None	NANO: <b>No</b>	SUBSTANCE ROLE: Catalyst	
HAZARD TYPE	LIST NAME AND SOURCE		WARNINGS		
END	TEDX - Potential Endocrine Disr	uptors	Potential Endoc	rine Disruptor	
END	OSPAR - Priority PBTs & EDs & concern	equivalent	Endocrine Disru	ptor - Substance of Possible Concern	
END	ChemSec - SIN List		Endocrine Disru	ption	

REP	EU - Annex VI CMRs	Reproductive Toxicity - Category 1B
MUL	ChemSec - SIN List	CMR - Carcinogen, Mutagen &/or Reproductive Toxicant
MUL	German FEA - Substances Hazardous to Waters	Class 3 - Severe Hazard to Waters
DEV	CA EPA - Prop 65	Developmental toxicity
DEV	US NIH - Reproductive & Developmental Monographs	Clear Evidence of Adverse Effects - Developmental Toxicity
REP	US NIH - Reproductive & Developmental Monographs	Some Evidence of Adverse Effects - Reproductive Toxicity
SKI	MAK	Sensitizing Substance SP - Danger of photocontact sensitization
REP	CA EPA - Prop 65	Reproductive Toxicity - Female
END	EU - Priority Endocrine Disruptors	Category 1 - In vivo evidence of Endocrine Disruption Activity
REP	GHS - Japan	H360 - May damage fertility or the unborn child [Toxic to reproduction - Category 1B]
AQU	EU - GHS (H-Statements) Annex 6 Table 3-1	H400 - Very toxic to aquatic life [Hazardous to the aquatic environment (acute) - Category 1]
AQU	EU - GHS (H-Statements) Annex 6 Table 3-1	H410 - Very toxic to aquatic life with long lasting effects [Hazardous to the aquatic environment (chronic) - Category 1]
EYE	EU - GHS (H-Statements) Annex 6 Table 3-1	H318 - Causes serious eye damage [Serious eye damage/eye irritation - Category 1]
REP	EU - GHS (H-Statements) Annex 6 Table 3-1	H360F - May damage fertility [Reproductive toxicity - Category 1A or 1B]
MAM	GHS - Japan	H370 - Causes damage to organs [Specific target organs/systemic toxicity following single exposure - Category 1]
EYE	GHS - New Zealand	Serious eye damage category 1
EYE	GHS - Japan	H318 - Causes serious eye damage [Serious eye damage / eye irritation - Category 1]
SKI	GHS - New Zealand	Skin sensitisation category 1
AQU	GHS - New Zealand	Hazardous to the aquatic environment - acute category 1
REP	GHS - New Zealand	Reproductive toxicity category 2
AQU	GHS - Japan	H401 - Toxic to aquatic life [Hazardous to the aquatic environment (acute) - Category 2]
AQU	GHS - Japan	H411 - Toxic to aquatic life with long lasting effects [Hazardous to the aquatic environment (chronic) - Category 2]
EYE	GHS - Australia	H318 - Causes serious eye damage [Serious eye damage/eye irritation - Category 1]
REP	GHS - Australia	H361f - Suspected of damaging fertility [Reproductive toxicity - Category 2]

END	EU - SVHC List	Equivalent Concern - Candidate List: endocrine disrupting properties cause probable serious effects to the environment or human health
REP	EU - SVHC List	Toxic to reproduction - Candidate list
REP	EU - REACH Annex XVII CMRs	Reproductive toxicants: Category 1B
ADDITIONAL LISTINGS	LIST NAME AND SOURCE	NOTIFICATION
RESTRICTED LIST	Perkins+Will (P+W)	P&W - Precautionary List
		Precautionary list of substances recommended for avoidance
RESTRICTED LIST	Green Science Policy Institute (GSPI)	GSPI - Six Classes of Problematic Chemicals
		Bisphenols and Phthalates
RESTRICTED LIST	Cradle to Cradle Products Innovation Institute (C2CPII)	C2C Certified v4 Product Standard Restricted Substances List (RSL) - Effective July 1, 2022
		Biological and Environmentally Released Materials
RESTRICTED LIST	Cradle to Cradle Products Innovation Institute (C2CPII)	C2C Certified v4 Product Standard Restricted Substances List (RSL) - Effective July 1, 2022
		Children's Products
RESTRICTED LIST	Cradle to Cradle Products Innovation Institute (C2CPII)	C2C Certified v4 Product Standard Restricted Substances List (RSL) - Effective July 1, 2022
		Formulated Consumer Products
RESTRICTED LIST	International Living Future Institute (ILFI)	Living Building Challenge 4.0 - Red List of Materials & Chemicals - Effective April 1, 2023
		Red List substances to avoid in Living Building Challenge V4.0 projects
RESTRICTED LIST	Cradle to Cradle Products Innovation Institute (C2CPII)	C2C Certified v4 Product Standard Restricted Substances List (RSL) - Effective July 1, 2022
		Cosmetics & Personal Care Products

# 2,4,6-TRI(DIMETHYLAMINOMETHYL)PHENOL

ID: 90-72-2

HAZARD DATA SOURCE:	Pharos Chemical and Materials Library	HAZARD SCRI	EENING DATE:	2023-08-04 6:38:27
%: 3.0000 - 7.0000	GreenScreen: LT-UNK	RC: None	NANO: No	SUBSTANCE ROLE: Catalyst

HAZARD TYPE	LIST NAME AND SOURCE	WARNINGS
SKI	EU - GHS (H-Statements) Annex 6 Table 3-1	H315 - Causes skin irritation [Skin corrosion/irritation - Category 2]
EYE	EU - GHS (H-Statements) Annex 6 Table 3-1	H319 - Causes serious eye irritation [Serious eye damage/eye irritation - Category 2A]
SKI	GHS - Australia	H315 - Causes skin irritation [Skin corrosion/irritation - Category 2]
EYE	GHS - Australia	H319 - Causes serious eye irritation [Serious eye damage/eye irritation - Category 2A]
SKI	GHS - New Zealand	Skin corrosion category 1C
EYE	GHS - New Zealand	Serious eye damage category 1
EYE	GHS - Japan	H318 - Causes serious eye damage [Serious eye damage / eye irritation - Category 1]
SKI	GHS - Japan	H314 - Causes severe skin burns and eye damage [Skin corrosion / irritation - Category 1]
ADDITIONAL LISTINGS	LIST NAME AND SOURCE	NOTIFICATION
None found		No listings found on Additional Hazard Lists

# Section 3: Certifications and Compliance

This section lists applicable certification and standards compliance information for VOC emissions and VOC content. Other types of health or environmental performance testing or certifications completed for the product may be provided.

# **VOC EMISSIONS CDPH Standard Method - Not tested** CERTIFYING PARTY: Self-declared ISSUE DATE: 2020-02-03 CERTIFIER OR LAB: None APPLICABLE FACILITIES: AII **EXPIRY DATE: CERTIFICATE URL: CERTIFICATION AND COMPLIANCE NOTES: VOC CONTENT** SCAQMD Rule 1113 Architectural Coatings - Flats, floor coatings, non flat coatings, quick dry enamels, roof coatings only - 2007 amendments

CERTIFYING PARTY: Self-declared APPLICABLE FACILITIES: AII

**CERTIFICATE URL:** 

**CERTIFICATION AND COMPLIANCE NOTES:** 

ISSUE DATE: 2020-02-03 **EXPIRY DATE:** 

CERTIFIER OR LAB: ASTM D2369



# Section 4: Accessories

This section lists related products or materials that the manufacturer requires or recommends for installation (such as adhesives or fasteners), maintenance, cleaning, or operations. For information relating to the contents of these related products, refer to their applicable Health Product Declarations, if available.

No accessories are required for this product.

# Section 5: General Notes

Considered. Product is estimated to have to no residuals/impurities over 1000 ppm based off supplier information.

## MANUFACTURER INFORMATION

MANUFACTURER: Terrazzo and Marble Supply

ADDRESS: 3555 West 123rd

Alsip Illinois 60803, United States

WEBSITE: www.tmsupply.com

CONTACT NAME: Erik Wachholder

TITLE: Chemist PHONE: 7083856633

EMAIL: EWACHHOLDER@TMSUPPLY.COM

The listed contact is responsible for the validity of this HPD and attests that it is accurate and complete to the best of his or her knowledge.

**KEY** 

Hazard Types

**AQU** Aquatic toxicity

**CAN** Cancer

**DEV** Developmental toxicity **END** Endocrine activity

EYE Eye irritation/corrosivity

**GEN** Gene mutation

**GLO** Global warming

LAN Land toxicity

MAM Mammalian/systemic/organ toxicity

MUL Multiple
NEU Neurotoxicity

NF Not found on Priority Hazard Lists

**OZO** Ozone depletion

PBT Persistent, bioaccumulative, and toxic

PHY Physical hazard (flammable or reactive)

**REP** Reproductive

**RES** Respiratory sensitization

SKI Skin sensitization/irritation/corrosivity

**UNK** Unknown

GreenScreen (GS)

BM-4 Benchmark 4 (prefer-safer chemical)

BM-3 Benchmark 3 (use but still opportunity for improvement)

BM-2 Benchmark 2 (use but search for safer substitutes)

BM-1 Benchmark 1 (avoid - chemical of high concern)

BM-U Benchmark Unspecified (due to insufficient data)

LT-P1 List Translator Possible 1 (Possible Benchmark-1)

LT-1 List Translator 1 (Likely Benchmark-1)
LT-UNK List Translator Benchmark Unknown

NoGS No GreenScreen.

GreenScreen Benchmark scores sometimes also carry subscripts, which provide more context for how the score was determined. These are DG (data gap), TP (transformation product), and CoHC (chemical of high concern). For more information, see 2.2.2.4 GreenScreen® for Safer Chemicals, www.greenscreenchemicals.org, and Best Practices for Hazard Screening on the HPDC website (hpd-collaborative.org).

## **Recycled Types**

PreC Pre-consumer recycled content

PostC Post-consumer recycled content

UNK Inclusion of recycled content is unknown

None Does not include recycled content

## Other Terms:

GHS SDS Globally Harmonized System of Classification and Labeling of Chemicals Safety Data Sheet

# Inventory Methods:

Nested Method / Material Threshold Substances listed within each material per threshold indicated per material Nested Method / Product Threshold Substances listed within each material per threshold indicated per product

Basic Method / Product Threshold Substances listed individually per threshold indicated per product

Nano Composed of nano scale particles or nanotechnology

Third Party Verified Verification by independent certifier approved by HPDC

Preparer Third party preparer, if not self-prepared by manufacturer

Applicable facilities Manufacturing sites to which testing applies

The Health Product Declaration (HPD) Open Standard provides for the disclosure of product contents and potential associated human and environmental health hazards. Hazard associations are based on the HPD Priority Hazard Lists, the GreenScreen List Translator™, and when available, full GreenScreen® assessments. The HPD Open Standard v2.1 is not:

- a method for the assessment of exposure or risk associated with product handling or use,
- a method for assessing potential health impacts of: (i) substances used or created during the manufacturing process or (ii) substances created after the product is delivered for end use.

Information about life cycle, exposure and/or risk assessments performed on the product may be reported by the manufacturer in appropriate Notes sections, and/or, where applicable, in the Certifications section.

The HPD Open Standard was created and is supported by the Health Product Declaration Collaborative (the HPD Collaborative), a customer-led organization composed of stakeholders throughout the building industry that is committed to the continuous improvement of building products through transparency, openness, and innovation throughout the product supply chain.

The product manufacturer and any applicable independent verifier are solely responsible for the accuracy of statements and claims made in this