



SAFETY DATA SHEET

POLYGARD SCREENWASH (ARCTIC) CONCENTRATE (-20°C)

SECTION 1: Identification of the substance/mixture and of the company/undertaking

1.1. Product identifier

Product name POLYGARD SCREENWASH (ARCTIC) CONCENTRATE (-20°C)
 Product number 18200 18201 18203 18205 18210 18210-A, 18215 18220 18582
 Internal identification B18902

1.2. Relevant identified uses of the substance or mixture and uses advised against

Identified uses All purpose automotive windscreen cleaner
 Uses advised against This product is not recommended for any industrial, professional or consumer use other than the identified uses stated above.

1.3. Details of the supplier of the safety data sheet

Supplier Hexeal Chemicals
 Norwich Road
 Gt Plumstead
 Norwich
 NR13 5FW
 T: +44 (0)1603 720202

 sales@hexchem.co.uk

1.4. Emergency telephone number Tel.: +44 (0)1603720202

SECTION 2: Hazards identification

2.1. Classification of the substance or mixture

Classification (EC 1272/2008)

Physical hazards Flam. Liq. 3 - H226
 Health hazards Acute Tox. 4 - H302 Acute Tox. 4 - H312 Acute Tox. 4 - H332 STOT SE 1 - H370
 Environmental hazards Not Classified

2.2. Label elements

Hazard pictograms



Signal word Danger

Hazard statements H226 Flammable liquid and vapour.
 H302+H312+H332 Harmful if swallowed, in contact with skin or if inhaled.
 H370 Causes damage to organs .

POLYGARD SCREENWASH (ARCTIC) CONCENTRATE (-20°C)

Precautionary statements	<p>P102 Keep out of reach of children.</p> <p>P210 Keep away from heat, hot surfaces, sparks, open flames and other ignition sources. No smoking.</p> <p>P233 Keep container tightly closed.</p> <p>P243 Take action to prevent static discharges.</p> <p>P270 Do not eat, drink or smoke when using this product.</p> <p>P280 Wear protective gloves/ protective clothing/ eye protection/ face protection.</p> <p>P301+P310 IF SWALLOWED: Immediately call a POISON CENTER/ doctor.</p> <p>P303+P361+P353 IF ON SKIN (or hair): Take off immediately all contaminated clothing. Rinse skin with water or shower.</p> <p>P403+P235 Store in a well-ventilated place. Keep cool.</p> <p>P501 Dispose of contents/ container in accordance with national regulations.</p>
Contains	METHANOL
Detergent labelling	< 5% perfumes, Contains BENZISOTHIAZOLINONE
Supplementary precautionary statements	<p>P240 Ground and bond container and receiving equipment.</p> <p>P241 Use explosion-proof electrical equipment.</p> <p>P242 Use non-sparking tools.</p> <p>P260 Do not breathe vapour/ spray.</p> <p>P264 Wash contaminated skin thoroughly after handling.</p> <p>P304+P340 IF INHALED: Remove person to fresh air and keep comfortable for breathing.</p> <p>P308+P311 IF exposed or concerned: Call a POISON CENTER or doctor.</p> <p>P321 Specific treatment (see medical advice on this label).</p> <p>P330 Rinse mouth.</p> <p>P370+P378 In case of fire: Use dry powder, dry sand or dry earth to extinguish.</p> <p>P405 Store locked up.</p>

2.3. Other hazards

This product does not contain any substances classified as PBT or vPvB.

SECTION 3: Composition/information on ingredients

3.2. Mixtures

METHANOL		10-29%
CAS number: 67-56-1	EC number: 200-659-6	REACH registration number: 01-2119433307-44-XXXX
Classification Flam. Liq. 2 - H225 Acute Tox. 3 - H301 Acute Tox. 3 - H311 Acute Tox. 3 - H331 STOT SE 1 - H370		

The full text for all hazard statements is displayed in Section 16.

SECTION 4: First aid measures

4.1. Description of first aid measures

General information	<p>Move affected person to fresh air and keep warm and at rest in a position comfortable for breathing.</p> <p>Never give anything by mouth to an unconscious person. Get medical attention if any discomfort continues.</p>
---------------------	--

POLYGARD SCREENWASH (ARCTIC) CONCENTRATE (-20°C)

Inhalation	Remove affected person from source of contamination. Keep affected person away from heat, sparks and flames. Move affected person to fresh air and keep warm and at rest in a position comfortable for breathing. Get medical attention if any discomfort continues. When breathing is difficult, properly trained personnel may assist affected person by administering oxygen.
Ingestion	Do not induce vomiting. Rinse mouth thoroughly with water. Move affected person to fresh air and keep warm and at rest in a position comfortable for breathing. Never give anything by mouth to an unconscious person. Do not induce vomiting. Get medical attention immediately.
Skin contact	Remove affected person from source of contamination. Immediately remove contaminated clothing. Wash skin thoroughly with soap and water. Get medical attention promptly if symptoms occur after washing.
Eye contact	Remove affected person from source of contamination. Remove any contact lenses and open eyelids wide apart. Continue to rinse for at least 15 minutes. Get medical attention if any discomfort continues.

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

General information	The severity of the symptoms described will vary dependent on the concentration and the length of exposure.
Inhalation	In the unlikely event of over exposure to organic solvent vapours from this product, symptoms which may develop include headache, fatigue, dizziness and nausea.
Ingestion	May cause unconsciousness, blindness and possibly death.
Skin contact	Skin irritation.
Eye contact	May cause blurred vision and serious eye damage.

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

Notes for the doctor	No specific recommendations. If in doubt, get medical attention promptly.
----------------------	---

SECTION 5: Firefighting measures

5.1. Extinguishing media

Suitable extinguishing media	Use fire-extinguishing media suitable for the surrounding fire. Extinguish with the following media: Alcohol-resistant foam. Carbon dioxide (CO ₂). Water spray, fog or mist. Dry chemicals, sand, dolomite etc.
Unsuitable extinguishing media	Do not use water jet as an extinguisher, as this will spread the fire.

5.2. Special hazards arising from the substance or mixture

Specific hazards	Fire creates: Toxic gases/vapours/fumes of: Carbon monoxide (CO). Carbon dioxide (CO ₂). May explode when heated or when exposed to flames or sparks. Solvent vapours may form explosive mixtures with air. Vapours are heavier than air and may spread near ground and travel a considerable distance to a source of ignition and flash back. Vapours are heavier than air and may spread near ground and travel a considerable distance to a source of ignition and flash back. May form explosive or toxic mixtures with air. Vapour explosion and poison hazard indoors, outdoors and in sewers.
Hazardous combustion products	Oxides of carbon. Thermal decomposition or combustion may liberate carbon oxides and other toxic gases or vapours.

5.3. Advice for firefighters

Protective actions during firefighting	Cool containers exposed to flames with water until well after the fire is out.
Special protective equipment for firefighters	Wear chemical protective suit. Use air-supplied respirator, gloves and protective goggles.

POLYGARD SCREENWASH (ARCTIC) CONCENTRATE (-20°C)

SECTION 6: Accidental release measures

6.1. Personal precautions, protective equipment and emergency procedures

Personal precautions Ensure suitable respiratory protection is worn during removal of spillages in confined areas. Wear suitable protective equipment, including gloves, goggles/face shield, respirator, boots, clothing or apron, as appropriate. Avoid inhalation of vapours and contact with skin and eyes. Provide adequate ventilation. In case of spills, beware of slippery floors and surfaces. Take precautionary measures against static discharges. No smoking, sparks, flames or other sources of ignition near spillage.

6.2. Environmental precautions

Environmental precautions Do not discharge into drains or watercourses or onto the ground. Spillages or uncontrolled discharges into watercourses must be reported immediately to the Environmental Agency or other appropriate regulatory body.

6.3. Methods and material for containment and cleaning up

Methods for cleaning up Wear suitable protective equipment, including gloves, goggles/face shield, respirator, boots, clothing or apron, as appropriate. Stop leak if possible without risk. DO NOT touch spilled material! Eliminate all sources of ignition. No smoking, sparks, flames or other sources of ignition near spillage. Provide adequate ventilation. Provide adequate ventilation. Contain spillage with sand, earth or other suitable non-combustible material. Avoid the spillage or runoff entering drains, sewers or watercourses. Cover large spillages with alcohol-resistant foam. Contain and absorb spillage with sand, earth or other non-combustible material. Collect and place in suitable waste disposal containers and seal securely. For waste disposal, see Section 13.

6.4. Reference to other sections

Reference to other sections For personal protection, see Section 8. See Section 11 for additional information on health hazards. For waste disposal, see Section 13.

SECTION 7: Handling and storage

7.1. Precautions for safe handling

Usage precautions Avoid spilling. Keep away from heat, sparks and open flame. Provide adequate ventilation. Avoid inhalation of vapours. Use approved respirator if air contamination is above an acceptable level. During application and drying, solvent vapours will be emitted. Avoid contact with skin and eyes.

7.2. Conditions for safe storage, including any incompatibilities

Storage precautions Store in tightly-closed, original container in a dry, cool and well-ventilated place. Keep away from oxidising materials, heat and flames. May attack some plastics, rubber and coatings. Take precautionary measures against static discharges.

Storage class Flammable liquid storage.

7.3. Specific end use(s)

Specific end use(s) The identified uses for this product are detailed in Section 1.2.

SECTION 8: Exposure controls/Personal protection

8.1. Control parameters

Occupational exposure limits

METHANOL

Long-term exposure limit (8-hour TWA): WEL 200 ppm 266 mg/m³

Short-term exposure limit (15-minute): WEL 250 ppm 333 mg/m³

Long-term exposure limit (8-hour TWA): 2006/15/EC 200 ppm 260 mg/m³

Sk

POLYGARD SCREENWASH (ARCTIC) CONCENTRATE (-20°C)

WEL = Workplace Exposure Limit.
Sk = Can be absorbed through the skin.

METHANOL (CAS: 67-56-1)

DNEL	<p>Industry - Dermal; Short term Acute: 40 mg/kg bw/day Industry - Dermal; Long term systemic effects: 40 mg/kg bw/day Industry - Inhalation; Short term Acute: 260 mg/m³ Industry - Inhalation; Long term systemic effects: 260 mg/m³ Consumer - Dermal; Short term Acute: 8 mg/kg bw/day Consumer - Dermal; Long term systemic effects: 8 mg/kg bw/day Consumer - Inhalation; Long term systemic effects: 50 mg/m³ Industry - Inhalation; Short term Acute: 260 mg/m³ Industry - Inhalation; Long term local effects: 260 mg/m³ Consumer - Inhalation; Short term Acute: 50 mg/m³ Consumer - Inhalation; Long term local effects: 50 mg/m³</p>
PNEC	<p>- Fresh water; 20.8 mg/l - marine water; 2.08 mg/l - Soil; 3.18 mg/kg soil dw - STP; 100 mg/l - Sediment (Freshwater); 77 mg/kg sediment dw - Intermittent release; 1540 mg/l - Sediment (Marinewater); 7.7 mg/kg sediment dw</p>

8.2. Exposure controls

Protective equipment



Appropriate engineering controls	Provide adequate general and local exhaust ventilation. Observe any occupational exposure limits for the product or ingredients.
Eye/face protection	Wear chemical splash goggles. Contact lenses should not be worn when working with this chemical.
Hand protection	Chemical-resistant, impervious gloves complying with an approved standard should be worn if a risk assessment indicates skin contact is possible. Wear protective gloves made of the following material: In case of intensive contact, wear protective gloves (EN 374). Adhere to the manufacturer's instructions and information relating to the use, storage, care and replacement of protective gloves. protective gloves shall be replaced immediately when physically damaged or worn. Appropriate Material - Butyl, Material Thickness - 0.6 to 0.8mm, Breakthrough Time - 8Hrs
Other skin and body protection	Wear apron or protective clothing in case of contact.
Hygiene measures	Use engineering controls to reduce air contamination to permissible exposure level. Provide eyewash station. No specific hygiene procedures recommended but good personal hygiene practices should always be observed when working with chemical products. Wash promptly with soap and water if skin becomes contaminated. Promptly remove any clothing that becomes contaminated. Do not eat, drink or smoke when using this product.
Respiratory protection	If ventilation is inadequate, suitable respiratory protection must be worn. Wear a respirator fitted with the following cartridge: Gas filter, type A2.

POLYGARD SCREENWASH (ARCTIC) CONCENTRATE (-20°C)

Environmental exposure controls Emissions from ventilation or work process equipment should be checked to ensure they comply with the requirements of environmental protection legislation. In some cases, fume scrubbers, filters or engineering modifications to the process equipment will be necessary to reduce emissions to acceptable levels.

SECTION 9: Physical and chemical properties

9.1. Information on basic physical and chemical properties

Appearance	Coloured liquid.
Colour	Blue.
Odour	Alcoholic. Perfume.
pH	6.5 to 8.5
Melting point	Below minus 20°C
Initial boiling point and range	Approximately 94°C @ 760 mm Hg
Flash point	36°C Closed cup.
Upper/lower flammability or explosive limits	Lower flammable/explosive limit: 6.0 % v/v METHANOL IN AIR Upper flammable/explosive limit: 36.5% v/v METHANOL in AIR
Relative density	0.955-0.970 g/ml @ 20°C
Solubility(ies)	Completely soluble in water. Very soluble in the following materials: Alcohols.
Comments	Information given is applicable to the product as supplied.

9.2. Other information

Volatile organic compound This product contains a maximum VOC content of 240.0 g/litre.

SECTION 10: Stability and reactivity

10.1. Reactivity

Reactivity There are no known reactivity hazards associated with this product.

10.2. Chemical stability

Stability Stable at normal ambient temperatures and when used as recommended.

10.3. Possibility of hazardous reactions

Possibility of hazardous reactions Not applicable. Will not polymerise.

10.4. Conditions to avoid

Conditions to avoid Avoid heat, flames and other sources of ignition. Avoid contact with strong oxidising agents.

10.5. Incompatible materials

Materials to avoid Strong oxidising agents. Strong acids. Strong alkalis.

10.6. Hazardous decomposition products

Hazardous decomposition products Fire creates: Thermal decomposition or combustion products may include the following substances: Acrid smoke or fumes. Carbon monoxide (CO). Carbon dioxide (CO₂).

SECTION 11: Toxicological information

11.1. Information on toxicological effects

Acute toxicity - oral

POLYGARD SCREENWASH (ARCTIC) CONCENTRATE (-20°C)

ATE oral (mg/kg)	1,428.57
Acute toxicity - dermal	
ATE dermal (mg/kg)	1,428.57
Acute toxicity - inhalation	
ATE inhalation (vapours mg/l)	14.29

General information	To the best of our knowledge the chemical, physical and toxicological properties have not been thoroughly investigated.
Inhalation	Harmful: possible risk of irreversible effects through inhalation. Vapours may irritate throat/respiratory system. Symptoms following overexposure may include the following: Headache. Dizziness. Drowsiness. Vapours in high concentrations are narcotic. Symptoms following overexposure may include the following: Headache. Fatigue. Dizziness. Nausea, vomiting.
Ingestion	Harmful: possible risk of irreversible effects if swallowed. May cause nausea, headache, dizziness and intoxication. Ingestion of large amounts may cause headaches, nausea, vomiting, abdominal pain, drowsiness and unconsciousness. Methanol can cause blindness when ingested.
Skin contact	Harmful: possible risk of irreversible effects in contact with skin. Contains components which may penetrate the skin. Product has a defatting effect on skin. Repeated exposure may cause skin dryness or cracking. May cause allergic contact eczema.
Eye contact	May cause temporary eye irritation.
Acute and chronic health hazards	Not expected to be a health hazard when used under normal conditions. Risk of long-term effects is considered to be minimal from exposure to concentrations below the level of OEL. Prolonged or repeated exposure to vapours in high concentrations may cause the following adverse effects: Central and/or peripheral nervous system damage. Brain damage.
Route of exposure	Inhalation Ingestion. Skin absorption
Target organs	Central nervous system Eyes Gastro-intestinal tract Kidneys Liver Respiratory system, lungs Blood
Medical symptoms	Symptoms following overexposure may include the following: Nausea, vomiting. Severe stomach pain. Central nervous system depression. Blindness. Unconsciousness, possibly death.
Medical considerations	Irritation of eyes and mucous membranes. Central nervous system depression. Drowsiness, dizziness, disorientation, vertigo. Visual disturbances, including blurred vision.

Toxicological information on ingredients.

METHANOL

Acute toxicity - oral	
Acute toxicity oral (LD ₅₀ mg/kg)	5,628.0
Species	Rat
Notes (oral LD ₅₀)	Toxic if swallowed.
ATE oral (mg/kg)	300.0
Acute toxicity - dermal	
Acute toxicity dermal (LD ₅₀ mg/kg)	15,800.0

POLYGARD SCREENWASH (ARCTIC) CONCENTRATE (-20°C)

Species	Rabbit
Notes (dermal LD ₅₀)	Toxic in contact with skin.
ATE dermal (mg/kg)	300.0
Acute toxicity - inhalation	
Acute toxicity inhalation (LC ₅₀ vapours mg/l)	83.2
Species	Rat
Notes (inhalation LC ₅₀)	Toxic if inhaled.
ATE inhalation (vapours mg/l)	3.0
Skin corrosion/irritation	
Animal data	Not irritating.
Serious eye damage/irritation	
Serious eye damage/irritation	Not irritating.
Respiratory sensitisation	
Respiratory sensitisation	Based on available data the classification criteria are not met.
Skin sensitisation	
Skin sensitisation	Not sensitising.
Germ cell mutagenicity	
Genotoxicity - in vitro	This substance has no evidence of mutagenic properties. Negative.
Carcinogenicity	
Carcinogenicity	Based on available data the classification criteria are not met.
Reproductive toxicity	
Reproductive toxicity - fertility	Fertility: - NOAEC 1.3 mg/l, , Rat Based on available data the classification criteria are not met.
Specific target organ toxicity - single exposure	
STOT - single exposure	Causes damage to organs .
Target organs	Central nervous system Optic Nerve (Nervus Opticus)
Specific target organ toxicity - repeated exposure	
STOT - repeated exposure	Based on available data the classification criteria are not met.
Aspiration hazard	
Aspiration hazard	Based on available data the classification criteria are not met.
Inhalation	Toxic by inhalation. Possible effects include headache, dizziness, cramp, nausea, vomiting, blindness, unconsciousness and death. Danger of very serious irreversible effects.
Ingestion	Toxic if swallowed. Possible effects include headache, dizziness, nausea, vomiting, cramp, blindness, unconsciousness and death. There is danger of very serious and irreversible effects if swallowed.

POLYGARD SCREENWASH (ARCTIC) CONCENTRATE (-20°C)

Skin contact

Toxic in contact with skin. Danger of serious irreversible effects.

SECTION 12: Ecological information

Ecotoxicity The product components are not classified as environmentally hazardous. However, large or frequent spills may have hazardous effects on the environment.

12.1. Toxicity

Toxicity Not considered toxic to fish.

Ecological information on ingredients.

METHANOL

Acute aquatic toxicity

Acute toxicity - fish LC₅₀, 96 hours: 15400 mg/l, *Lepomis macrochirus* (Bluegill)

Acute toxicity - aquatic invertebrates EC₅₀, 48 hours: > 10000 mg/l, *Daphnia magna*

Acute toxicity - aquatic plants EC₅₀, 96 hours: ~ 22000 mg/l, *Pseudokirchneriella subcapitata*

12.2. Persistence and degradability

Persistence and degradability The product is biodegradable but it must not be discharged into drains without permission from the authorities. The surfactant(s) contained in this product complies(comply) with the biodegradability criteria as laid down in Regulation (EC) No. 648/2004 on detergents. Data to support this assertion are held at the disposal of the competent authorities of the Member States and will be made available to them at their direct request, or at the request of a detergent manufacturer.

Ecological information on ingredients.

METHANOL

Biodegradation

The substance is readily biodegradable.

12.3. Bioaccumulative potential

Bioaccumulative potential The product does not contain any substances expected to be bioaccumulating.

Ecological information on ingredients.

METHANOL

Bioaccumulative potential Not potentially bioaccumulative

Partition coefficient : -0.77

12.4. Mobility in soil

Mobility The product is soluble in water.

Ecological information on ingredients.

METHANOL

Mobility The product is soluble in water. The product contains volatile organic compounds (VOCs) which will evaporate easily from all surfaces.

12.5. Results of PBT and vPvB assessment

POLYGARD SCREENWASH (ARCTIC) CONCENTRATE (-20°C)

Results of PBT and vPvB assessment This product does not contain any substances classified as PBT or vPvB.

Ecological information on ingredients.

METHANOL

Results of PBT and vPvB assessment This substance is not classified as PBT or vPvB according to current EU criteria.

12.6. Other adverse effects

Other adverse effects Not applicable.

Ecological information on ingredients.

METHANOL

Other adverse effects Do not allow material to contaminate ground water system.

SECTION 13: Disposal considerations

13.1. Waste treatment methods

General information	Waste is classified as hazardous waste. Dispose of waste to licensed waste disposal site in accordance with the requirements of the local Waste Disposal Authority. The packaging must be empty (drop-free when inverted).
Disposal methods	Absorb in vermiculite, dry sand or earth and place into containers. Dispose of waste via a licensed waste disposal contractor. Containers should be thoroughly emptied before disposal because of the risk of an explosion.

SECTION 14: Transport information

14.1. UN number

UN No. (ADR/RID)	1993
UN No. (IMDG)	1993
UN No. (ICAO)	1993
UN No. (ADN)	1993

14.2. UN proper shipping name

Proper shipping name (ADR/RID)	FLAMMABLE LIQUID, N.O.S. (CONTAINS METHANOL)
Proper shipping name (IMDG)	FLAMMABLE LIQUID, N.O.S. (CONTAINS METHANOL)
Proper shipping name (ICAO)	FLAMMABLE LIQUID, N.O.S. (CONTAINS METHANOL)
Proper shipping name (ADN)	FLAMMABLE LIQUID, N.O.S. (CONTAINS METHANOL)

14.3. Transport hazard class(es)

ADR/RID class	3
ADR/RID classification code	F1
ADR/RID label	3
IMDG class	3
ICAO class/division	3

POLYGARD SCREENWASH (ARCTIC) CONCENTRATE (-20°C)

ADN class 3

Transport labels



14.4. Packing group

ADR/RID packing group III

IMDG packing group III

ICAO packing group III

ADN packing group III

14.5. Environmental hazards

Environmentally hazardous substance/marine pollutant
No.

14.6. Special precautions for user

EmS F-E, S-E

ADR transport category 3

Emergency Action Code •3Y

Hazard Identification Number (ADR/RID) 30

Tunnel restriction code (D/E)

14.7. Transport in bulk according to Annex II of MARPOL and the IBC Code

Transport in bulk according to Annex II of MARPOL 73/78 and the IBC Code Not applicable.

SECTION 15: Regulatory information

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

National regulations Control of Pollution (Special Waste) Regulations 1980 (as amended).
The Chemicals (Health and Safety) and Genetically Modified Organisms (Contained Use) (Amendment etc.) (EU Exit) Regulations 2019, SI 2019 No. 720 (as amended)
The REACH etc. (Amendment etc.) (EU Exit) Regulations 2019, SI 2019 No. 758 (as amended)

EU legislation Dangerous Substances Directive 67/548/EEC.
Regulation (EC) No 1907/2006 of the European Parliament and of the Council of 18 December 2006 concerning the Registration, Evaluation, Authorisation and Restriction of Chemicals (REACH) (as amended).
Regulation (EC) No 1272/2008 of the European Parliament and of the Council of 16 December 2008 on classification, labelling and packaging of substances and mixtures (as amended).

Guidance Workplace Exposure Limits EH40.
Introduction to Local Exhaust Ventilation HS(G)37.

15.2. Chemical safety assessment

No chemical safety assessment has been carried out.

POLYGARD SCREENWASH (ARCTIC) CONCENTRATE (-20°C)

SECTION 16: Other information

Revision comments	NOTE: Lines within the margin indicate significant changes from the previous revision.
Issued by	HS&E Manager.
Revision date	02/08/2021
Revision	6
Supersedes date	06/11/2018
SDS number	10010
SDS status	Approved.
Hazard statements in full	H225 Highly flammable liquid and vapour. H226 Flammable liquid and vapour. H301 Toxic if swallowed. H302 Harmful if swallowed. H311 Toxic in contact with skin. H312 Harmful in contact with skin. H331 Toxic if inhaled. H332 Harmful if inhaled. H370 Causes damage to organs (Central nervous system, Optic Nerve (Nervus Opticus)). H370 Causes damage to organs .

This information relates only to the specific material designated and may not be valid for such material used in combination with any other materials or in any process. Such information is, to the best of the company's knowledge and belief, accurate and reliable as of the date indicated. However, no warranty, guarantee or representation is made to its accuracy, reliability or completeness. It is the user's responsibility to satisfy himself as to the suitability of such information for his own particular use.