JAX Proofer Chain Oil

Safety Data Sheet

according to the REACH Regulation (EC) 1907/2006 amended by Regulation (EU) 2020/878
Issue date: 24/02/2023 Revision date: 07/11/2024 Supersedes version of: 21/11/2023 Version: 2.0

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

1.1. Product identifier

Product form	:	Mixture
Product name	:	JAX Proofer Chain Oil
Product code	:	00661
Product group	:	Finished Good

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

1.2.1. Relevant identified uses

Main use category	:	Industrial use
Use of the substance/mixture	:	Lubricant where there may be incidental food contact

1.2.2. Uses advised against

No additional information available

1.3. Details of the supplier of the safety data sheet

JAX INC.
N59 W13330, Manhardt Dr
53051 Menomonee Falls, WI
T (262) 781-8850
info@jax.com

1.4. Emergency telephone number

Emergency number	:	Infotrac : North America 1-800-535-5053 | International 1-352-323-3500

SECTION 2: Hazards identification

2.1. Classification of the substance or mixture

Classification according to Regulation (EC) No. 1272/2008 [CLP]

Hazardous to the aquatic environment – Chronic Hazard, Category 2 H411
Full text of H- and EUH-statements: see section 16

Adverse physicochemical, human health and environmental effects

To our knowledge, this product does not present any particular risk, provided it is handled in accordance with good occupational hygiene and safety practice.

2.2. Label elements

Labelling according to Regulation (EC) No. 1272/2008 [CLP]

Hazard pictograms (CLP) :

GHS09

Signal word (CLP)	:	-
Hazard statements (CLP)	:	H411 - Toxic to aquatic life with long lasting effects.
Precautionary statements (CLP)	:	P391 - Collect spillage.
Unknown acute toxicity (CLP) - SDS	:	99.6% of the mixture consists of ingredient(s) of unknown acute toxicity (Oral) 99.6% of the mixture consists of ingredient(s) of unknown acute toxicity (Dermal) 99.45% of the mixture consists of ingredient(s) of unknown acute toxicity (Inhalation (Dust/Mist))

2.3. Other hazards

Contains no PBT/vPvB substances ≥ 0.1% assessed in accordance with REACH Annex XIII

Component	
Substance(s) not meeting the PBT criteria of REACH regulation, in accordance with Annex XIII	white mineral oil (petroleum) (8042-47-5), benzenamine, N-phenyl-, reaction products with 2,4,4-trimethylpentene (68411-46-1)
Substance(s) not meeting the vPvB criteria of REACH regulation, in accordance with Annex XIII	white mineral oil (petroleum) (8042-47-5), benzenamine, N-phenyl-, reaction products with 2,4,4-trimethylpentene (68411-46-1)

The mixture does not contain substance(s) included in the list established in accordance with Article 59(1) of REACH for having endocrine disrupting properties, or is not identified as having endocrine disrupting properties in accordance with the criteria set out in Commission Delegated Regulation (EU) 2017/2100 or Commission Regulation (EU) 2018/605 at a concentration equal to or greater than 0,1 %

SECTION 3: Composition/information on ingredients

3.1. Substances

Not applicable

3.2. Mixtures

Name	Product identifier	%	Classification according to Regulation (EC) No. 1272/2008 [CLP]
white mineral oil (petroleum)	CAS-No.: 8042-47-5 EC-No.: 232-455-8	80-90	Asp. Tox. 1, H304
benzenamine, N-phenyl-, reaction products with 2,4,4-trimethylpentene	CAS-No.: 68411-46-1 EC-No.: 270-128-1	<1.0	STOT RE 2, H373 Aquatic Chronic 3, H412
Phosphorothioic acid O,O,O-triphenyl ester	CAS-No.: 597-82-0 EC-No.: 209-909-9	0.1 – 0.5	Aquatic Chronic 1, H410 (M=10)

Full text of H- and EUH-statements: see section 16

SECTION 4: First aid measures

4.1. Description of first aid measures

First-aid measures general : If you feel unwell, seek medical advice.
First-aid measures after inhalation : Remove person to fresh air and keep comfortable for breathing.
First-aid measures after skin contact : Wash skin with plenty of water.
First-aid measures after eye contact : Rinse eyes with water as a precaution.
First-aid measures after ingestion : Call a poison center or a doctor if you feel unwell.

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

Symptoms/effects after inhalation : Although no appropriate human or animal health effects data are known to exist, this material is expected to be an inhalation hazard.
Symptoms/effects after skin contact : None under normal conditions.
Symptoms/effects after eye contact : None under normal conditions.
Symptoms/effects after ingestion : None under normal conditions.

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

Treat symptomatically.

SECTION 5: Firefighting measures

5.1. Extinguishing media

Suitable extinguishing media	:	Dry powder. Foam. Carbon dioxide. Do not use a heavy water stream.
Unsuitable extinguishing media	:	Do not use a heavy water stream.

5.2. Special hazards arising from the substance or mixture

Fire hazard	:	No fire hazard.
Explosion hazard	:	No direct explosion hazard.
Hazardous decomposition products in case of fire	:	Toxic fumes may be released.

5.3. Advice for firefighters

Firefighting instructions	:	Fight fire from safe distance and protected location. Do not enter fire area without proper protective equipment, including respiratory protection.
Protection during firefighting	:	Do not attempt to take action without suitable protective equipment. Self-contained breathing apparatus. Complete protective clothing.

SECTION 6: Accidental release measures

6.1. Personal precautions, protective equipment and emergency procedures

General measures	:	Stop leak if safe to do so. Notify authorities if product enters sewers or public waters. Absorb spillage to prevent material damage.

6.1.1. For non-emergency personnel

Protective equipment	:	Wear recommended personal protective equipment.
Emergency procedures	:	Ventilate spillage area.

6.1.2. For emergency responders

Protective equipment	:	Do not attempt to take action without suitable protective equipment. For further information refer to section 8: "Exposure controls/personal protection".
Emergency procedures	:	Evacuate unnecessary personnel. Stop leak if safe to do so.

6.2. Environmental precautions

Avoid release to the environment.

6.3. Methods and material for containment and cleaning up

For containment	:	Absorb spilled material with sand or earth. Contain any spills with dikes or absorbents to prevent migration and entry into sewers or streams. Stop leak without risks if possible.
Methods for cleaning up	:	Take up liquid spill into absorbent material.
Other information	:	Dispose of materials or solid residues at an authorized site.

6.4. Reference to other sections

For further information refer to section 13.

SECTION 7: Handling and storage

7.1. Precautions for safe handling

Additional hazards when processed	:	Not expected to present a significant hazard under anticipated conditions of normal use.
Precautions for safe handling	:	Ensure good ventilation of the work station. Wear personal protective equipment.
Hygiene measures	:	Do not eat, drink or smoke when using this product. Always wash hands after handling the product.

7.2. Conditions for safe storage, including any incompatibilities

Technical measures	:	Keep in a cool, well-ventilated place away from heat.
Storage conditions	:	Keep cool. Protect from sunlight.
Packaging materials	:	Store always product in container of same material as original container.

7.3. Specific end use(s)

No additional information available

SECTION 8: Exposure controls/personal protection

8.1. Control parameters

8.1.1 National occupational exposure and biological limit values

No additional information available

8.1.2. Recommended monitoring procedures

No additional information available

8.1.3. Air contaminants formed

No additional information available

8.1.4. DNEL and PNEC

No additional information available

8.1.5. Control banding

No additional information available

8.2. Exposure controls

8.2.1. Appropriate engineering controls

Appropriate engineering controls:
Ensure good ventilation of the work station.

8.2.2. Personal protection equipment

Personal protective equipment:
Wear recommended personal protective equipment.

Personal protective equipment symbol(s):

8.2.2.1. Eye and face protection

Eye protection:
Safety glasses

8.2.2.2. Skin protection

Skin and body protection:
Wear suitable protective clothing

Hand protection:
Protective gloves

8.2.2.3. Respiratory protection

Respiratory protection:
In case of insufficient ventilation, wear suitable respiratory equipment

8.2.2.4. Thermal hazards

No additional information available

8.2.3. Environmental exposure controls

Environmental exposure controls:
Avoid release to the environment.

SECTION 9: Physical and chemical properties

9.1. Information on basic physical and chemical properties

Physical state	:	Liquid
Colour	:	Not available
Appearance	:	Water-white to pale yellow liquid.
Odour	:	Not available
Odour threshold	:	Not available
Melting point	:	Not applicable
Freezing point	:	Not available
Boiling point	:	Not available
Flammability	:	Non flammable.
Lower explosion limit	:	Not available
Upper explosion limit	:	Not available
Flash point	:	439 °F (226°C), ASTM D 92
Auto-ignition temperature	:	Not available
Decomposition temperature	:	Not available
pH	:	Not available
Viscosity, kinematic	:	103 mm²/s @40°C
Solubility	:	Not available
Partition coefficient n-octanol/water (Log Kow)	:	Not available
Vapour pressure	:	Not available
Vapour pressure at 50°C	:	Not available
Density	:	Not available
Relative density	:	0.88 (typical)
Relative vapour density at 20°C	:	Not available
Particle characteristics	:	Not applicable

9.2. Other information

9.2.1. Information with regard to physical hazard classes

No additional information available

9.2.2. Other safety characteristics

No additional information available

SECTION 10: Stability and reactivity

10.1. Reactivity

The product is non-reactive under normal conditions of use, storage and transport.

10.2. Chemical stability

Stable under normal conditions.

10.3. Possibility of hazardous reactions

No dangerous reactions known under normal conditions of use.

10.4. Conditions to avoid

None under recommended storage and handling conditions (see section 7).

10.5. Incompatible materials

No additional information available

10.6. Hazardous decomposition products

Under normal conditions of storage and use, hazardous decomposition products should not be produced.

SECTION 11: Toxicological information

11.1. Information on hazard classes as defined in Regulation (EC) No 1272/2008

Acute toxicity (oral) : Not classified
Acute toxicity (dermal) : Not classified
Acute toxicity (inhalation) : Not classified

Phosphorothioic acid O,O,O-triphenyl ester (597-82-0)	
LD50 oral rat	> 10000 mg/kg bodyweight Animal: rat, Guideline: OECD Guideline 401 (Acute Oral Toxicity)
LD50 dermal rat	> 2000 mg/kg bodyweight Animal: rat, Guideline: OECD Guideline 402 (Acute Dermal Toxicity), Guideline: EU Method B.3 (Acute Toxicity (Dermal))

white mineral oil (petroleum) (8042-47-5)	
LD50 oral rat	> 5000 mg/kg bodyweight (Equivalent or similar to OECD 401, Rat, Male / female, Read-across, Oral, 14 day(s))
LD50 dermal rabbit	> 2000 mg/kg bodyweight (Equivalent or similar to OECD 402, 24 h, Rabbit, Male / female, Read-across, Dermal, 14 day(s))
LC50 Inhalation - Rat	> 5 mg/l (Equivalent or similar to OECD 403, 4 h, Rat, Male / female, Read-across, Inhalation (aerosol), 14 day(s))

benzenamine, N-phenyl-, reaction products with 2,4,4-trimethylpentene (68411-46-1)	
LD50 oral rat	> 5000 mg/kg (OECD 401: Acute Oral Toxicity, Rat, Male / female, Experimental value, Oral, 14 day(s))
LD50 dermal rat	> 2000 mg/kg bodyweight (Equivalent or similar to OECD 402, Rat, Male / female, Experimental value, Skin)

Unknown acute toxicity (CLP) - SDS : 99.6% of the mixture consists of ingredient(s) of unknown acute toxicity (Oral)
99.6% of the mixture consists of ingredient(s) of unknown acute toxicity (Dermal)
99.45% of the mixture consists of ingredient(s) of unknown acute toxicity (Inhalation (Dust/Mist))

Skin corrosion/irritation : Not classified

white mineral oil (petroleum) (8042-47-5)	
pH	No data available in the literature

benzenamine, N-phenyl-, reaction products with 2,4,4-trimethylpentene (68411-46-1)	
pH	5.1 – 6.2 (1 %, 20 - 25 °C)

Serious eye damage/irritation : Not classified

white mineral oil (petroleum) (8042-47-5)	
pH	No data available in the literature

benzenamine, N-phenyl-, reaction products with 2,4,4-trimethylpentene (68411-46-1)	
pH	5.1 – 6.2 (1 %, 20 - 25 °C)

Respiratory or skin sensitisation : Not classified
Germ cell mutagenicity : Not classified
Carcinogenicity : Not classified.
Reproductive toxicity : Not classified

Phosphorothioic acid O,O,O-triphenyl ester (597-82-0)	
NOAEL (animal/male, F1)	300 mg/kg bodyweight Animal: rat, Animal sex: male, Guideline: OECD Guideline 421 (Reproduction / Developmental Toxicity Screening Test), Guideline: other:
NOAEL (animal/female, F1)	1000 mg/kg bodyweight Animal: rat, Animal sex: female, Guideline: OECD Guideline 421 (Reproduction / Developmental Toxicity Screening Test), Guideline: other:

STOT-single exposure : Not classified

STOT-repeated exposure : Not classified

benzenamine, N-phenyl-, reaction products with 2,4,4-trimethylpentene (68411-46-1)	
NOAEL (oral, rat, 90 days)	25 mg/kg bodyweight Animal: rat, Guideline: OECD Guideline 422 (Combined Repeated Dose Toxicity Study with the Reproduction / Developmental Toxicity Screening Test)
STOT-repeated exposure	May cause damage to organs through prolonged or repeated exposure.

Aspiration hazard : Not classified

JAX Proofer Chain Oil	
Viscosity, kinematic	103 mm²/s @40°C

white mineral oil (petroleum) (8042-47-5)	
Viscosity, kinematic	3 – 20.5 mm²/s (40 °C, ISO 3104: Determination of kinematic viscosity and calculation of dynamic viscosity, Niet experimenteel bepaald; afgeleid van de indeling)

benzenamine, N-phenyl-, reaction products with 2,4,4-trimethylpentene (68411-46-1)	
Viscosity, kinematic	353 mm²/s (40 °C, OECD 114: Viscosity of Liquids)

11.2. Information on other hazards

No additional information available

SECTION 12: Ecological information

12.1. Toxicity

Ecology - general : The product is not considered harmful to aquatic organisms nor to cause long-term adverse effects in the environment.

Hazardous to the aquatic environment, short–term (acute) : Not classified

Hazardous to the aquatic environment, long–term (chronic) : Toxic to aquatic life with long lasting effects.

Phosphorothioic acid O,O,O-triphenyl ester (597-82-0)	
NOEC chronic fish	0.0017 mg/l

white mineral oil (petroleum) (8042-47-5)	
LC50 - Fish [1]	> 100 mg/l (OECD 203: Fish, Acute Toxicity Test, 96 h, Oncorhynchus mykiss, Static system, Fresh water, Experimental value, Nominal concentration)

benzenamine, N-phenyl-, reaction products with 2,4,4-trimethylpentene (68411-46-1)	
LC50 - Fish [1]	> 100 mg/l (OECD 203: Fish, Acute Toxicity Test, 96 h, Danio rerio, Static system, Fresh water, Experimental value, Nominal concentration)
EC50 - Crustacea [1]	51 mg/l (OECD 202: Daphnia sp. Acute Immobilisation Test, 48 h, Daphnia magna, Static system, Fresh water, Experimental value, Locomotor effect)
EC50 72h - Algae [1]	> 100 mg/l Test organisms (species): Desmodesmus subspicatus (previous name: Scenedesmus subspicatus)
ErC50 algae	> 100 mg/l (OECD 201: Alga, Growth Inhibition Test, 72 h, Desmodesmus subspicatus, Static system, Fresh water, Experimental value, Nominal concentration)

12.2. Persistence and degradability

JAX Proofer Chain Oil	
Persistence and degradability	Not rapidly degradable

Phosphorothioic acid O,O,O-triphenyl ester (597-82-0)	
Persistence and degradability	Not rapidly degradable

white mineral oil (petroleum) (8042-47-5)	
Persistence and degradability	Not readily biodegradable in water.

benzenamine, N-phenyl-, reaction products with 2,4,4-trimethylpentene (68411-46-1)	
Persistence and degradability	Not readily biodegradable in water.

12.3. Bioaccumulative potential

Phosphorothioic acid O,O,O-triphenyl ester (597-82-0)	
BCF - Fish [1]	2551 mg/l
Partition coefficient n-octanol/water (Log Kow)	5

white mineral oil (petroleum) (8042-47-5)	
BCF - Other aquatic organisms [1]	1216 l/kg (BCFBAF v3.01, Estimated value, Fresh weight)
Partition coefficient n-octanol/water (Log Pow)	5.18 (Experimental value)
Bioaccumulative potential	Potential for bioaccumulation (500 ≤ BCF ≤ 5000).

benzenamine, N-phenyl-, reaction products with 2,4,4-trimethylpentene (68411-46-1)	
BCF - Fish [1]	1730 (42 day(s), Cyprinus carpio, Flow-through system, Fresh water, Read-across, GLP)
Partition coefficient n-octanol/water (Log Pow)	6.66 (Experimental value, OECD 123: Partition Coefficient (1-Octanol/Water): Slow-Stirring Method, 23 °C)
Bioaccumulative potential	Potential for bioaccumulation (500 ≤ BCF ≤ 5000).

12.4. Mobility in soil

white mineral oil (petroleum) (8042-47-5)	
Surface tension	No data available in the literature, Data waiving
Organic Carbon Normalized Adsorption Coefficient (Log Koc)	2.64 (log Koc, SRC PCKOCWIN v2.0, Calculated value)
Ecology - soil	Low potential for adsorption in soil.

benzenamine, N-phenyl-, reaction products with 2,4,4-trimethylpentene (68411-46-1)	
Mobility in soil	60460 Source: EPISUITE
Organic Carbon Normalized Adsorption Coefficient (Log Koc)	3.754 – 8.947 (log Koc, SRC PCKOCWIN v2.0, QSAR)
Ecology - soil	Adsorbs into the soil.

12.5. Results of PBT and vPvB assessment

Component	
Substance(s) not meeting the PBT criteria of REACH regulation, in accordance with Annex XIII	white mineral oil (petroleum) (8042-47-5), benzenamine, N-phenyl-, reaction products with 2,4,4-trimethylpentene (68411-46-1)
Substance(s) not meeting the vPvB criteria of REACH regulation, in accordance with Annex XIII	white mineral oil (petroleum) (8042-47-5), benzenamine, N-phenyl-, reaction products with 2,4,4-trimethylpentene (68411-46-1)

12.6. Endocrine disrupting properties

No additional information available

12.7. Other adverse effects

No additional information available

SECTION 13: Disposal considerations

13.1. Waste treatment methods

Regional legislation (waste)	:	Disposal must be done according to official regulations.
Waste treatment methods	:	Dispose of contents/container in accordance with licensed collector's sorting instructions.
Sewage disposal recommendations	:	Disposal must be done according to official regulations.
Product/Packaging disposal recommendations	:	Disposal must be done according to official regulations.
Additional information	:	Do not re-use empty containers.

SECTION 14: Transport information

In accordance with ADR / IMDG / IATA / ADN / RID

ADR	IMDG	IATA	ADN	RID
14.1. UN number or ID number				
Not regulated for transport				
14.2. UN proper shipping name				
Not regulated	Not regulated	Not regulated	Not regulated	Not regulated
14.3. Transport hazard class(es)				
Not regulated	Not regulated	Not regulated	Not regulated	Not regulated
14.4. Packing group				
Not regulated	Not regulated	Not regulated	Not regulated	Not regulated
14.5. Environmental hazards				
Not regulated	Not regulated	Not regulated	Not regulated	Not regulated
No supplementary information available				

14.6. Special precautions for user

Overland transport

Not regulated

Transport by sea

Not regulated

Air transport

Not regulated

Inland waterway transport

Not regulated

Rail transport

Not regulated

14.7. Maritime transport in bulk according to IMO instruments

Not applicable

SECTION 15: Regulatory information

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

15.1.1. EU-Regulations

REACH Annex XVII (Restriction List)

EU restriction list (REACH Annex XVII)

Reference code	Applicable on	Entry title or description
3(b)	white mineral oil (petroleum) ; benzenamine, N-phenyl-, reaction products with 2,4,4-trimethylpentene	Substances or mixtures fulfilling the criteria for any of the following hazard classes or categories set out in Annex I to Regulation (EC) No 1272/2008: Hazard classes 3.1 to 3.6, 3.7 adverse effects on sexual function and fertility or on development, 3.8 effects other than narcotic effects, 3.9 and 3.10
3(c)	benzenamine, N-phenyl-, reaction products with 2,4,4-trimethylpentene	Substances or mixtures fulfilling the criteria for any of the following hazard classes or categories set out in Annex I to Regulation (EC) No 1272/2008: Hazard class 4.1

REACH Annex XIV (Authorisation List)

Contains no substance(s) listed on REACH Annex XIV (Authorisation List)

REACH Candidate List (SVHC)

Contains no substance(s) listed on the REACH Candidate List

PIC Regulation (Prior Informed Consent)

Contains no substance(s) listed on the PIC list (Regulation EU 649/2012 concerning the export and import of hazardous chemicals)

POP Regulation (Persistent Organic Pollutants)

Contains no substance(s) listed on the POP list (Regulation EU 2019/1021 on persistent organic pollutants)

Ozone Regulation (1005/2009)

Contains no substance(s) listed on the Ozone Depletion list (Regulation EU 1005/2009 on substances that deplete the ozone layer)

Dual-Use Regulation (428/2009)

Contains no substance subject to the COUNCIL REGULATION (EC) No 428/2009 of 5 May 2009 setting up a Community regime for the control of exports, transfer, brokering and transit of dual-use items.

Explosives Precursors Regulation (2019/1148)

Contains no substance(s) listed on the Explosives Precursors list (Regulation EU 2019/1148 on the marketing and use of explosives precursors)

Drug Precursors Regulation (273/2004)

Contains no substance(s) listed on the Drug Precursors list (Regulation EC 273/2004 on the manufacture and the placing on market of certain substances used in the illicit manufacture of narcotic drugs and psychotropic substances)

15.1.2. National regulations

No additional information available

15.2. Chemical safety assessment

No chemical safety assessment has been carried out

SECTION 16: Other information

Abbreviations and acronyms:

ADN	European Agreement concerning the International Carriage of Dangerous Goods by Inland Waterways
ADR	European Agreement concerning the International Carriage of Dangerous Goods by Road
ATE	Acute Toxicity Estimate
BCF	Bioconcentration factor

Abbreviations and acronyms:	
BLV	Biological limit value
BOD	Biochemical oxygen demand (BOD)
COD	Chemical oxygen demand (COD)
DMEL	Derived Minimal Effect level
DNEL	Derived-No Effect Level
EC-No.	European Community number
EC50	Median effective concentration
EN	European Standard
IARC	International Agency for Research on Cancer
IATA	International Air Transport Association
IMDG	International Maritime Dangerous Goods
LC50	Median lethal concentration
LD50	Median lethal dose
LOAEL	Lowest Observed Adverse Effect Level
NOAEC	No-Observed Adverse Effect Concentration
NOAEL	No-Observed Adverse Effect Level
NOEC	No-Observed Effect Concentration
OECD	Organisation for Economic Co-operation and Development
OEL	Occupational Exposure Limit
PBT	Persistent Bioaccumulative Toxic
PNEC	Predicted No-Effect Concentration
RID	Regulations concerning the International Carriage of Dangerous Goods by Rail
SDS	Safety Data Sheet
STP	Sewage treatment plant
ThOD	Theoretical oxygen demand (ThOD)
TLM	Median Tolerance Limit
VOC	Volatile Organic Compounds
CAS-No.	Chemical Abstract Service number
N.O.S.	Not Otherwise Specified
vPvB	Very Persistent and Very Bioaccumulative
ED	Endocrine disrupting properties

Full text of H- and EUH-statements:	
Aquatic Chronic 1	Hazardous to the aquatic environment – Chronic Hazard, Category 1
Aquatic Chronic 3	Hazardous to the aquatic environment – Chronic Hazard, Category 3
Asp. Tox. 1	Aspiration hazard, Category 1
H304	May be fatal if swallowed and enters airways.
H373	May cause damage to organs through prolonged or repeated exposure.
H410	Very toxic to aquatic life with long lasting effects.

Full text of H- and EUH-statements:	
H411	Toxic to aquatic life with long lasting effects.
H412	Harmful to aquatic life with long lasting effects.
STOT RE 2	Specific target organ toxicity – Repeated exposure, Category 2

The classification complies with : ATP 12

Safety Data Sheet (SDS), EU

The information and recommendations contained herein are, to the best of JAX INC.'s knowledge and belief, accurate and reliable as of the date issued. JAX INC. makes no warranty or guarantee, expressed or implied, of their accuracy or reliability, and JAX INC. shall not be liable for any loss or damage based upon the criteria supplied by the developers of these rating systems, together with JAX INC.'s interpretation of the available data.